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**SOCIAL SURVEY DIVISION**

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# Older workers and retirement

An enquiry carried out on behalf of
the Department of Employment and
the Department of Health and Social Security

Stanley Parker

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# Acknowledgments

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# Notes to tables

0 = percentage is less than 0.5
– = no cases
Where no percentages are shown over bases there were too few people interviewed to justify analysis.
Percentages do not always add to 100 due to rounding (range 99–101)
Columns in some tables add to more than 100 because some informants gave more than one answer.

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# 1 Introduction

### 1.1 Aims of the survey

This report is on the results of a survey of retirement practices, and the experiences and attitudes of people near retirement age, carried out by the Social Survey Division of OPCS. The survey, which involved personal interviews with nearly 3,500 informants, took place in February – April 1977 on behalf of the Departments of Employment and of Health and Social Security.

The main aims of the survey may be briefly described as finding out what influences people to retire before, at or after state pension age or what makes them go on working. It was also concerned with a number of related issues such as the pension ages for men and women in the state pension scheme, the earnings rule applicable to those pensions, the problems that people have in preparing for and adjusting to retirement, and what employment opportunities there are for people approaching and above pension age. Data on these matters are needed to show what effects existing practices and policies are having on the relevant populations and what might be the consequences of changing some of these practices and policies.

The survey was sponsored equally by the two government departments and was designed to meet their joint and separate needs for information. The DHSS is particularly concerned, in the context of retirement, with pension policy issues and the DE with employment and the cessation of employment among older people. However, there is considerable common ground shared by these departments in their needs for information, since pension policy is affected by the desire for and availability of work, and employment policy is conditioned by the provision of retirement pension and other state benefits. Some of the results of the survey may also be of use to other departments, for example the Government Actuary's Department, which was consulted in the early stages of planning the survey.

In addition to meeting relatively short-term needs for information the survey also provides data which should be useful for longer term comparative purposes. The last national survey of retirement in Britain was carried out in 1953[1] and was designed on a completely different basis. The sample in 1953 was of persons eligible for the state retirement pension. The sample in 1977 was of persons within 10 years of state pension age and up to age 72. A full discussion of the different aims and designs of the two surveys is in Appendix 3.

Further econometric analysis of the survey results has been commissioned by DHSS from a team of researchers at the London School of Economics. A report on this analysis is available from the Centre for Labour Economics, LSE, Houghton Street, London, WC2. A few of the tables in this OPCS report (chiefly those based on the 'amalgamated' sample of workers, the retired and the unemployed) were provided by the LSE researchers.

### 1.2 The sample design

The samples of people selected for interview were obtained from information gathered from a postal sift of a large sample of the general population (details in Appendix 2). The interview samples consisted of predetermined proportions of people who had worked during the last 20 years since the age of 45 and were on either side of state pension age, men aged 55–72 and women 50–72 at the time of the postal sift (a small number of people selected had become 73 by the time of interview and these are included in the results). For the remainder of this report the term 'pension age' refers to the minimum age for state retirement pension – 65 for a man and 60 for a woman. The term 'pension' will refer to this state pension; occupational pensions paid by employing bodies will be described as 'occupational pensions'. The proportions, or sampling fractions, selected for interview varied according to sex, whether above pension age and whether the person was believed to be economically active or retired. These different sampling fractions were used to keep down the overall sample size and hence the cost of the survey, eg, we took 1 in 2 retired men identified from the sift aged 55 – 64 because they were comparatively rare, but only 1 in 14 economically active men in that age group.

An additional sample was taken from those individuals from whom information about economic activity was lacking in the postal sift. These were added to the main sample.

*Response rate*

Because the overall response rate of 60 per cent was less than expected, tests were carried out to estimate the representativeness of the sample in terms of age and sex, ie, to get some indication of whether the 40 per cent of non-respondents were likely to have had the same or different characteristics from the 60 per cent interviewed. The findings (see Appendix 2) suggest that at the postal stage slightly more older than younger persons responded. From this it may be concluded that the age and sex groups which were of main interest in the survey were probably not under-represented among the co-operating informants.

*Non-employed women excluded*
The sampling criterion that a person should have worked since the age of 45 was designed to restrict the sample to people for whom the concept of 'retirement' as normally understood would be applicable. It led to the exclusion of about a third of all women aged 50–72, some of whom may never have been in paid employment. The numbers of men who had not worked since the age of 45 were so small that it is not possible to estimate how many were thus excluded from the sample. In other words, virtually all men aged 55–72 living in households were eligible for selection, but only two thirds of the women aged 50–72.

*National estimates*
The weighted sample numbers are grossed up to national estimates in the report to give a representative picture of *people* in the sampled population (ie, those aged 50/55 to 72 at the time of the postal sift who had worked since age 45). However, this sample design does not produce a representative picture of *retirements* occurring in any given period. Retirements occurring before 45 are excluded, as are retirements at any age experienced by those over 72 at the time of the postal sift. Also the sample necessarily consists only of survivors in the age ranges covered; it is likely that the survival rates of early and later retired persons differ. The ages at which the retired in the sample had left work are shown in Table A1.1.

It is not possible to calculate accurately the ages of retirement of any age cohort, either from the survey sample or from other available sources. A sample of retirements at any point in time would have to pick up everyone who finally ceased work – and some people do not realise at this stage that they will not work again. A longitudinal study would be required to record the retirements of any particular age cohort (see Appendix 3).

### 1.3 Calculation and presentation of results

Percentages in most of the tables shown throughout this report are based on totals or sub-samples in which the answers of individual informants carry different weights insofar as they had varying chances of being interviewed. This means that, when seeking to add together the percentage results in two or more columns, *a* and *b*, the contributions made to the total must be correctly reweighted, eg if *a* were twice as numerous in the general population as *b* then the *a* percentage would have to carry twice the weight of the *b* percentage.

At the foot of each table there are two rows of bases. 'Interview numbers' are the numbers of persons who were asked the particular questions, and these numbers indicate the degree of reliability of the percentages, the larger the number the greater the reliability. But these numbers are unweighted and therefore *cannot* be added across in any calculation of percentages for combined groups. The other bases – 'national estimates in thousands' – serve two purposes: (i) they are correctly reweighted and therefore *can* be used to add across sub-samples, and (ii) they enable estimates to be made of the relevant numbers in the general population who would have given answers of particular kinds if they had all been interviewed. However, because of the various sources of error (eg, sampling error, response bias, etc) likely to affect these estimates, the figures shown can only be used to give a very rough indication of the size of sub-groups in the general population.

All persons in the total sample were interviewed either as workers (employed or self-employed at the time of interview), retired (having left work since age 45 and not currently seeking work), or unemployed (actively seeking work). Since the unemployed account for only four per cent of the total sample, their answers contribute very little when added to those of either or both of the workers and the retired. Most of the tables are based on answers of the workers and the retired, but the answers of the unemployed are referred to at appropriate points in the text and there is a separate section (part of 5.8) which gives some additional data derived from the small sample interviewed as unemployed.

As a general rule, percentages are shown in tables only where the relevant interview numbers are at least 20. Percentages based on less than 20 interviews would be subject to such a large margin of error as to be very poor indicators of the true percentages. Percentages based on numbers not much more than 20 should still be treated as 'best estimates' rather than as close approximations to the true figures. This means that small differences in percentages between sub-samples should be ignored as arising by chance, and greater reliance can be placed on a difference of, say, 20 per cent between sub-samples only when each of them is based on at least 100 interviews.

In the tables showing analyses by sub-groups of full-time and part-time workers and the hours previously worked by the retired, the totals of these sub-groups add to less than the total of men or women (under or over pension age) because some informants did not give information about their hours of work. Generally, answers are not shown for part-time men workers under pension age (17 interviewed) and men retired under pension age from part-time jobs (3 interviewed). A small number of the retired who did not give the age at which they left their last job are also omitted from analyses by age of retirement.

### 1.4 Demographic characteristics of the sample

The total sample consisted of men aged 55–72 and women 50–72, selected to be interviewed as either working, retired or unemployed. It may help in the interpretation of findings presented subsequently in this report to bear in mind the distribution of the achieved sample in terms of age and sex (marital status is reported in Table 1.5.4).

From Table 1.4.1 it can be seen that, within each of the categories 'under pension age' and 'over pension age', the retired men and women were on average somewhat older than the workers. This is a reflection of the rela-

**Table 1.4.1 Distribution of total sample, by age and sex**

(i) Under pension age when interviewed

| | Men | | | | Women | | |
|---|---|---|---|---|---|---|---|
| Age | Workers | Retired | Unemployed | Age | Workers | Retired | Unemployed |
| | % | % | % | | % | % | % |
| 55–59 | 55 | 20 | 35 | 50–54 | 53 | 33 | 63 |
| 60 | 12 | 9 | 11 | 55 | 11 | 13 | 3 |
| 61 | 7 | 9 | 7 | 56 | 12 | 13 | 11 |
| 62 | 11 | 11 | 21 | 57 | 9 | 12 | 18 |
| 63 | 7 | 23 | 14 | 58 | 5 | 8 | 3 |
| 64 | 8 | 29 | 12 | 59 | 9 | 20 | 3 |
| *(% base, interviews)* | *399* | *217* | *44* | | *199* | *159* | *26* |
| Nat estimates (thous) | 2,350 | 280 | 160 | | 1,730 | 450 | 100 |
| Average age | 59 | 62 | 60 | | 54 | 55 | 54 |

(ii) Over pension age when interviewed

| | Men | | | | Women | | |
|---|---|---|---|---|---|---|---|
| Age | Workers | Retired | Unemployed | Age | Workers | Retired | Unemployed |
| | % | % | % | | % | % | |
| 65 | 17 | 16 | 16 | 60–1 | 28 | 15 | |
| 66 | 14 | 13 | 11 | 62–3 | 27 | 15 | |
| 67 | 14 | 10 | 26 | 64–5 | 15 | 16 | |
| 68 | 16 | 10 | 5 | 66–7 | 16 | 15 | |
| 69 | 14 | 14 | 11 | 68–9 | 7 | 16 | |
| 70–73 | 24 | 37 | 32 | 70–3 | 8 | 25 | |
| *(% base, interviews)* | *561* | *689* | *32* | | *454* | *629* | *15* |
| Nat estimates (thous) | 440 | 1,450 | 50 | | 640 | 1,750 | 30 |
| Average age | 67 | 68 | 68 | | 63 | 66 | 63 |

tively lower proportions of workers approaching pension age, and the relatively higher proportions of the retired among those surviving to age 72 or just under.

Only 117 individuals were interviewed as unemployed, and therefore any detailed analysis of their age and sex composition is subject to large sampling error. However, the general picture is that among the unemployed about 75 per cent of both men and women were under pension age and 25 per cent over pension age. Their age structures were broadly between those of the workers and the retired, ie, the unemployed tended to be older on average than the workers but younger than retired informants.

### 1.5 Economic activity status of informants

The main comparisons made in the survey are between workers and the retired, in total or within comparable sub-groups such as of age and sex. However, it is useful for some purposes to have basic data on the amalgamated sample, ie, on the composition of the total sample of workers + retired + unemployed.

In Table 1.5.1 the economic activity status of various age and sex groups is analysed. The economic activity rates of the sample are also shown graphically in Figures 1 and 2, which illustrate, among other things, the increasing share of part-timers among workers as they get older. The sharp drop in economic activity after state pension age is apparent. A high proportion of employed men over 65 are in part-time work, and most of them are getting one or more pensions.

**Table 1.5.1 Economic activity status of sample interviewed, by sex and age**

| Status | Total | Men | | Women | |
|---|---|---|---|---|---|
| | | 55–64 | 65–73 | 50–59 | 60–73 |
| | % | % | % | % | % |
| Workers | 55 | 84 | 22 | 75 | 28 |
| Retired | 41 | 10 | 75 | 20 | 71 |
| Unemployed | 4 | 6 | 3 | 5 | 1 |
| *(% base, interviews)* | *3,424* | *660* | *1,282* | *384* | *1,098* |
| Nat estimates (thous) | 9,430 | 2,790 | 1,940 | 2,280 | 2,420 |

The data in Table 1.5.1 can be re-worked to show economic activity and unemployment rates. Table 1.5.2 shows that rates of economic activity which before pension age are higher for men than for women drop after pension age to about a quarter for both sexes (see also Figures 1 and 2).

**Table 1.5.2 Economic activity rates, by sex and age**

| Workers and unemployed | | % economically active |
|---|---|---|
| Men | 55–64 | 90 |
| | 65–73 | 25 |
| Women | 50–59 | 80 |
| | 60–73 | 29 |

In Table 1.5.3 the post-pension age unemployment rate is shown to be relatively high for men, although it must be borne in mind that the 11 per cent has a margin of error about 2½ per cent either way. The pre- and post-pension unemployment rates for women are no different, which suggests a substantial drop in the actual numbers of women seeking work after pension age.

**Figure 1 Employment status of men aged 55-72**

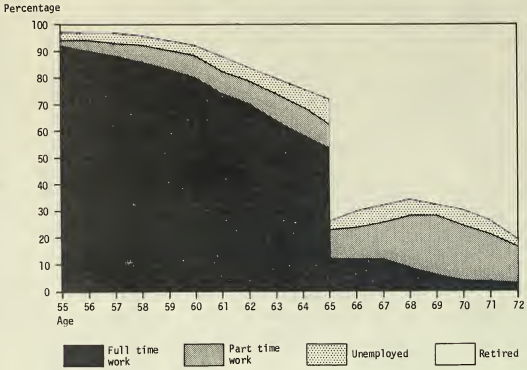
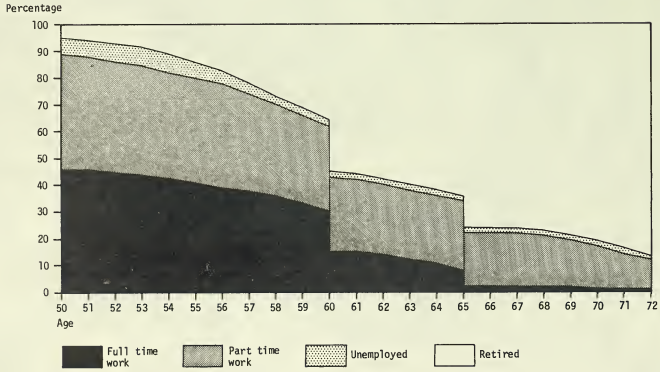



**Figure 2 Employment status of women aged 50-72**



The unemployment rates shown in the table are not fully comparable with the DE registered unemployment rates. This should be particularly noted in relation to women, who are less likely than men to register as unemployed.

**Table 1.5.3 Unemployment rates, by sex and age**

| | | % unemployed (= unemployed divided by total workers + unemployed) |
|---|---|---|
| Men | 55–64 | 6 |
| | 65–73 | 11 |
| Women | 50–59 | 6 |
| | 60–73 | 4 |

*Women, the labour market and retirement*

Most women interviewed were or had been married (Table 1.5.4). It should be noted that, for most of them, work outside the home is likely to have occupied a less prominent place in their life than for men and for single women who have been on the labour market throughout their careers. Although everyone interviewed had been at work for some time since the age of 45, married women informants are likely to have worked part-time, or to have worked discontinuously since then. For many women, domestic responsibilities, towards both younger and older generations, keep them away from paid work for part of the day, parts of the year, or periods of years.

The 1971 Census showed that 51 per cent of the married women aged 45–64 then at work were part-timers. The corresponding percentages of other women and men working part-time in the same age group were 32 and 3 respectively. In this survey, among married women aged 50–59, 60 per cent worked part-time (or unknown hours), compared with 30 per cent of non-married women in the same age group. Over pension age the proportions were higher and closer: 80 per cent and 73 per cent respectively.

Thus the distinction between work and retirement is likely to be more marked for people, predominantly men, who have worked full-time during a full working life than for those married women who have had working lives with one or more interruptions. Indeed it can less easily be assumed that the women interviewed as 'retired', ie, neither working nor seeking work, had in fact left the sphere of economic activity. A third of the 'retired' women under 60 did not consider themselves to be retired and a third thought they might work again.

For men, part-time work in their sixties is likely to be a transitional phase. For some women it is likely to be a continuation of a previous pattern.

In most of the analyses which follow the responses of women are treated separately from those of men, but it has not been possible to distinguish among women those who have had a full-time, full-career attachment to the labour force and the others. Single women, most of whom would be in the first category, formed too small a sample for much detailed analysis. Some, but not all, of those who are or have been married will have had part-time careers, but they have not been identified as such.

**1.6 At what age people leave work**

From Fig 1 it is clear that for men a marked change in economic activity takes place at 65 (minimum state pension age). Over 70 per cent of men aged 64 were economically active, but 74 per cent of those aged 65 were retired. Leaving aside mortality and the effects of differences in the characteristics of age cohorts, the data suggest that about two thirds of economically active 64-year-old men retire at age 65. The remaining third stay in work for at least a while, and the proportion of part-time men workers rises between 65 and 68. This pattern of economic activity is comparable with official figures on economic activity rates of the whole male population.

For women the jump in retirement at age 60 is not nearly so marked (Figure 2). Only about a third of economically active 59-year-old women retire at 60, and the proportion of part-time workers does not increase with age quite so markedly. This may partly reflect the fact that many married women do not qualify for a pension at age 60.

**1.7 A note on the state retirement pension**

The minimum age of eligibility for the contributory state retirement pension is 65 for men and 60 for women. A married woman may qualify for a pension on her own or her husband's contributions but she cannot receive a pension on her husband's contributions until he is drawing his pension, which may not be until well after her own 60th birthday. While some women over 60 may not thus be eligible for a pension, some others under 60 may be covered. If a wife is under 60 when her husband is a pensioner he may receive an increase in his pension for her as a dependant. Most widows in the age groups covered by the survey would receive a pension based on

**Table 1.5.4 Marital status, by sex**

| Marital status | Men | | | Women | | |
|---|---|---|---|---|---|---|
| | Total | Workers | Retired | Total | Workers | Retired |
| | % | % | % | % | % | % |
| Married | 84 | 88 | 79 | 64 | 73 | 57 |
| Single | 7 | 6 | 8 | 11 | 9 | 13 |
| Widowed | 8 | 5 | 11 | 21 | 14 | 26 |
| Divorced/separated | 1 | 1 | 2 | 4 | 5 | 4 |
| *(% base, interviews)* | *1,866* | *960* | *906* | *1,441* | *653* | *788* |
| Nat estimates (thous) | 4,520 | 2,790 | 1,730 | 4,570 | 2,370 | 2,200 |

their late husband's insurance, and the age of 60 would not have much significance for them either. The variety of reasons why women are not entitled to the pension at age 60 are discussed in Chapter 6.

For five years from minimum pension age entitlement to a pension is conditional upon retirement from regular employment. This retirement condition does not require that all work must be given up, but that expected earnings from work must not exceed a certain limit (any work is expected to be part-time or of a kind characteristically followed by retired people). Once it has been accepted, on the basis of intentions for the future, that a person has retired, or can be treated as retired, and retirement pension has been awarded, subsequent earnings above the earnings limit do not lead to the pension award being rescinded, but the pension is reduced – the man's by his earnings and his wife's by hers – on a sliding scale according to the extent of the earnings, and may be extinguished. This provision is known as the earnings rule.

At age 70 (men) and 65 (women) a person is deemed to have retired, irrespective of any work or earnings. People who defer retirement and forgo their pension receive increments on their eventual pension based on the period for which pension was forgone: the maximum addition for deferment of five years being about one-third of the basic pension. At the time of the survey the basic pension was £15.30 per week for a single person and £24.50 for a married couple, and the earnings rule limit was £35 per week.

### 1.8 Pension status of informants

Of those over pension age, 94 per cent of men and 75 per cent of women were receiving their state pension (Table 1.8.1). Most men non-pensioners aged 65 or over are either receiving invalidity benefit or entitled to a pension which is being deferred. Seventy-eight per cent of male pensioners were retired, compared with 30 per cent of male non-pensioners. Among both men and women, working pensioners were more likely to be employed part-time than full-time.

### 1.9 Summary of main findings

Although many men and even more women retire before state pension age and a substantial proportion continue to work after it, the state retirement pension is clearly the key factor in enabling and prompting people to retire and, perhaps just as important, setting a kind of norm at which people, especially men, expect and adjust themselves to this change of status. People who retired at state pension age were rather more likely than the rest to say they had looked forward to their retirement and that they were enjoying it.

The survey reflects a gradual decline in the proportion of men and women working in the ten years before pension age and a sharp drop thereafter, which is more marked among men. 29 per cent of men aged 64 were already retired but of those one year older, just past the state pension age for men, three quarters had given up work. The pattern of retirement was more gradual for women, with 36 per cent of those aged 59 retired, 55 per cent at age 60, the pension age for women, and a second drop at 65 when the proportion retired was similar to that for men of the same age. (These figures refer to the sample population of women, ie those who had had some form of paid work since they were 45.) Only one in ten of both men and women were still employed at age 72, the majority now working part-time. Part-time employment was often different from the worker's usual main occupation. The men were less often in skilled manual work and more often in junior non-manual jobs such as clerks or salesmen.

There was considerable support in principle for gradual retirement. A two to one majority of all workers said they would like to taper off their working hours or days per week rather than switching all at once from full-time work to none at all. (The resulting drop in income was not discussed.) Just over half of those already retired said they would have preferred to do so gradually. About one in ten of those who counted themselves retired would have been prepared to return to work, preferably to jobs of under 27 hours a week and within 20 minutes travelling time from home.

Even so gradual retirement was not in practice a reality for most men. Only a minority of men who were already retired had made the transition through part-time working and most had worked full-time throughout their working life. Women, apart from the unmarried minority, were very much more likely than men to have part-time work even before pension age.

**Table 1.8.1 Pension status of informants over pension age**

| Employment status | Men 65–73 | | | Women 60–73 | | |
|---|---|---|---|---|---|---|
| | All | Pension received | Pension not received | All | Pension received | Pension not received |
| | % | % | % | % | % | % |
| Full-time work | 6 | 2 | 61 | 6 | 2 | 18 |
| Part-time work* | 16 | 17 | 8 | 21 | 16 | 34 |
| Unemployed | 3 | 3 | 1 | 0 | 0 | 2 |
| Retired | 75 | 78 | 30 | 73 | 82 | 46 |
| as % total own sex | 100 | 94 | 6 | 100 | 75 | 25 |
| *(% base, interviews)* | *1,282* | *1,157* | *125* | *1,098* | *756* | *342* |
| Nat estimates (thous) | 1,940 | 1,820 | 120 | 2,420 | 1,820 | 600 |

**Includes hours unknown*

Nearly all men over pension age and three quarters of the women were receiving a state retirement pension. Few said that the opportunity to earn an increased pension through postponing its receipt had influenced their decision to continue working after pension age. The one in four who carried on working generally had part-time employment, which is consistent with the conditions for receipt of the state pension. Earnings were generally below the threshold at which the earnings rule became operative. However, knowledge of the earnings rule, as applied to pensions, was limited: 40 per cent said they knew nothing about it, and few knew the amount of earnings above which pension rights were affected. These amounts had been raised considerably during the three years before the survey but this did not seem to be common knowledge. So far the increase of the earnings rule limit from £20 to £35 in April 1976 (approximately one year before the interview) appeared to have had very little impact on this age group.

Half of the retired men below pension age had an occupational pension and two thirds of the retired over pension age. Few occupational pensions were sufficient, on their own, to finance retirement, and although occupational pensioners were rather more likely to be retired than their contemporaries without such income, many of them continued to work. A rather high proportion of younger occupational pensioners received invalidity benefit. Few women in this age group obtained an occupational pension.

Men and women who worked beyond pension age generally said they did so for financial reasons although a quarter said they worked because they did not want to be bored and a similar number because they liked the work. These older workers were less likely to say they were looking forward to retirement than were the workers below pension age. Many thought they would miss the company of people at work when they retired, as well as higher income. In general workers reported themselves to be more healthy than retired men of the same age, however health was measured.

Broadly speaking early retirement was associated with ill health. Three quarters of all those who left work before pension age had some illness or disability. Although a significant minority had been unemployed after leaving their last job, the early retired men as a group were no more likely than those still working to have experienced unemployment. Early retired men had been in a similar range of occupations to those still in work although rather more had had semi-skilled or unskilled jobs or had been in the mining industry.

Only one in ten of the retired men under pension age had both good health and an occupational pension of more than £20 a week. A third of the early retired said they had problems as a result of retirement, compared with only a fifth of the retired over pension age. Most of the problems reported were financial, and the retired were indeed worse off than the workers in their age group. Very few had savings sufficient to support them in retirement. Nearly half of the men and three quarters of the non-married women who had retired early received means-tested benefits. Not surprisingly, therefore, many early retired men were sorry to be retired.

The experience of early retired unmarried women was similar to that of men and their incomes tended to be even lower. Few received occupational pensions. But for married women early retirement was less commonly associated with poor health and lack of money, mainly because they had husbands to support them.

Among married couples there was a tendency for both to work or both to be retired. The majority of informants thought that pension age should be the same for men and women. Even at the price of raising pension age for women, about half the group, of both sexes, still favoured a common pension age.

**Reference**

[1] Ministry of Pensions and National Insurance, *Reasons given for retiring or continuing to work*, HMSO 1954.

# 2 The process of retirement

### 2.1 The concept and meaning of retirement

Retirement is a concept which has different though related dimensions. It is an event, a process and a phase of life. Each of these dimensions needs to be understood if we are adequately to explain the choices people have, the constraints they face, and the consequent decisions they make or that are made for them. Retirement is concerned with the behaviour and attitudes of individuals, with the practices and policies of groups and organisations such as employers and trade unions, and with the structure of society as a whole which determines that there shall be such an institution as 'retirement'.

As an *event,* retirement is usually experienced by the individual as the point in time when he or she finally ceases to be economically active. Often this point in time coincides with having reached state pension age (65 for men, 60 for women) but it could be earlier if, for example, the person is in an occupational pension scheme with a normal retiring age which is earlier than the state pension age. Retirements under state pension age account for a substantial proportion of all retirements: some people give up work a few years before normal retirement age, but others – especially women – do so at earlier ages. (Unfortunately the sample design does not permit precise calculation of the proportion of early retirements.) The survey defined the 'retired' as people not doing or actively seeking paid work but who had done such work at some time since they were 45. Thus people who retire before 45, mostly women, are not represented in the survey.

The location in time of the event of retirement is not always clear-cut. A person may 'retire' from one job only to take another (such a person in the survey would only have been interviewed as 'retired' if he had left a job and was not seeking another). Other people may slide imperceptibly from unemployment or long-term sickness into retirement: an unknown proportion of older job-seekers in the survey will never be employed again. Also, the declaration that one is 'retired' is not the same as saying with certainty 'I shall never work for pay again': one in nine of those interviewed as retired said it was possible that they would do paid work again in the future. Even among those who deny this possibility there may be a few who are destined to change their minds and return to economic activity.

As a *process,* retirement is what happens over a period to a person in transition from having paid work to having no paid work. This process is encouraged, facilitated – and in a few cases averted – by what various bodies do. The government decides at what age and in what circumstances state pensions shall be payable. The employer has a policy for retirement of workers, which may take place with or without an occupational pension when they reach a certain age, in some other circumstances, or not at all. Retirement councils set up at local level, special interest groups such as the Pre-retirement Association and Age Concern, and further education institutions may all play a part in preparing the individual for retirement and in helping him to adjust after the event has taken place.

Most people are willing to describe themselves as either retired or not, but pilot work – in which more 'open' answers could be obtained – showed that a few people prefer to say that they are semi-retired or partly retired. This seems a valid concept to describe a process of transition from being fully employed to being fully retired.

As a *phase of life* retirement is a period of time during which the individual defines himself as retired and society treats him as such. The phase starts with the event of retirement and normally ends with death. Some writers, eg, Atchley,[1] suggest that a period such as sickness or disablement can intervene between retirement and death, because retirement is thought to require engaging in non-work activities such as housework, self-care and the like. But it seems better to include among the retired all those who have left paid work earlier in their lives and who have not subsequently found or sought further paid work, irrespective of whether they engage in 'retirement activities'.

However, an exception to this which perhaps ought to be allowed is that people can 'come out of retirement' and back into paid work. Viewed in this light, retirement is not necessarily a once and for all transition. New opportunities for work, improved health, changed attitudes or social policies may result in the 'retired' individual once again becoming economically active.

The survey deals with all three dimensions of retirement outlined above, though it concentrates more on the event and the process than on the phase of life. 'Event' questions concern the act of choosing or having to give up work; 'process' questions include a number of topics relating to moving towards retirement and to individual circumstances and attitudes; 'phase of life' questions relate to broader issues of the role of retirement in the social and economic structure and in the lives of individuals, such questions being mostly outside the limited scope of the survey.

It is implicit in what has been said above that retirement may be defined and treated either objectively or subjec-

Table 2.1.1 Whether consider self retired, by sex and age group (Retired)

| | Men | | | Women | | |
|---|---|---|---|---|---|---|
| | All | Interviewed when | | All | Interviewed when | |
| | | under pension age | over pension age | | under pension age | over pension age |
| | % | % | % | % | % | % |
| Yes | 95 | 79 | 98 | 87 | 54 | 95 |
| No | 3 | 11 | 1 | 10 | 32 | 4 |
| Don't know | 1 | 2 | 1 | 3 | 13 | 1 |
| Not answered | 1 | 8 | 0 | 0 | — | 0 |
| *(% base, interviews)* | *906* | *217* | *689* | *788* | *159* | *629* |
| Nat estimates (thous) | 1,730 | 280 | 1,450 | 2,200 | 450 | 1,750 |

tively. For the purposes of the survey we decided to take an objective approach, ie, we interviewed people as 'retired' if they were not working at the time of interview or had not sought work during the previous four weeks. But we found that seven per cent of informants designated as 'retired' did not regard themselves as such (Table 2.1.1). Most of this minority were women who were under pension age when interviewed.

Answers at the pilot stage suggest that for women more often than for men retirement is identified with giving up all work, not just paid employment. Women (primarily housewives) who had 'retired' objectively but who had other work obligations or possible opportunities, such as looking after a sick relative or helping out in a shop, were likely to deny that they were retired. Also, it is worth noting that a third of the women who had objectively 'retired' under pension age thought they might work for pay again in the future.

Retirement has different meanings for the individuals concerned according to the circumstances which lead to it and the attitudes which accompany it. Retirement is often used as an instrument for removing elderly workers from the labour force, especially at 'normal' retirement age. Many of the early retired, however, have to give up work because of ill health: 'medical retirement' is an apt term for this and one that is sometimes used by the people who experience it. A third possibility is 'voluntary retirement', where the individual chooses the time to retire: this can occur at any age when attachment to work becomes weak and when financial circumstances and leisure opportunities make retirement a favourable prospect.

Although this is not the place to discuss academic theories of retirement in any detail, it is worth noting their relevance to the behaviour and attitudes about which data were gathered in the survey. The two main theories are of disengagement and activity. According to the disengagement theory, retirement is a necessary manifestation of the mutual withdrawal of society and the older individual from one another, in recognition of the increasing prospect of failing health and powers[2]. There was no evidence from the survey that people thought about their situation in quite those terms, although some modified form of disengagement theory might be relevant to those who retired reluctantly because of health and even to the substantial numbers whose fairly passive contentment with retirement was based more on bowing to the inevitable than on free choice.

The other main theory, that of activity, assumes to adjust successfully to the loss of one's job one must find a substitute for whatever satisfactions were obtained from the job[3]. Again, however, the survey findings lend no support to the proposition that people *generally* tend to be more active in non-work ways in retirement than when working (though minorities may be) and retired persons are shown to be more likely to have time on their hands than workers in the same age groups. But if the activity theory is related to the motivations of older workers it becomes much more tenable. In the words of one informant, 'I'd rather work out than rust out', and many older workers clearly enjoy the activity of work and want to avoid the boredom of disengagement. The data suggest that for many people the chief activity sought after retirement to replace a lifetime's employment is another job – albeit in some cases a different, probably less demanding job.

### 2.2 Moving towards retirement

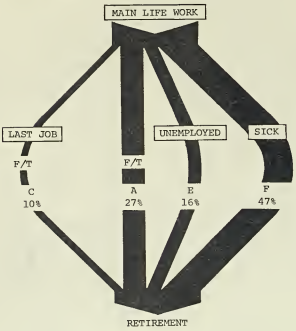
Retirement as an event is always to some degree embedded in a process: it generally happens on a given day but seldom without warning. The process of retirement may start with the individual reducing his hours or days of work, or taking a part-time job having chosen or been forced to leave a full-time job. Workers over pension age tended to work fewer hours per week than workers under pension age (on average 23 compared with 36) and 41 per cent of the retired sample who had left a full-time main life job (that is, a job or kind of work they had been doing for most of their working lives) for another job had thereby changed to part-time work. There is some indication that this reduction in hours is a preferred pattern, but that complete retirement is more favoured by those who carry on working after pension age: 70 per cent of those who had moved from full to part-time work favoured gradual retirement, but only 49 per cent of those who had continued full-time.

*Paths to retirement*

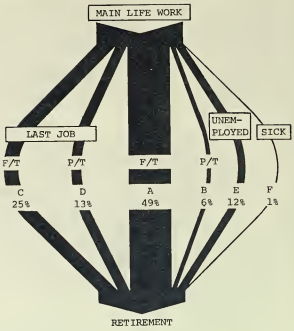
Besides the reduction of hours or days, there are various other paths by which a person may move from full or part-time main life work to complete retirement. The more important of these paths are depicted in Figure 3. Where it was possible to calculate the percentages of the

## FIGURE 3 PATHS TO RETIREMENT

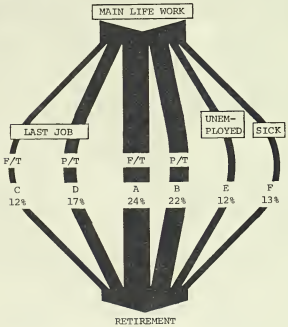
A MEN WHO RETIRED UNDER PENSION AGE



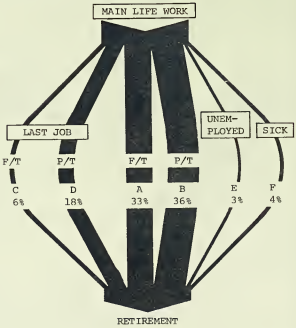

B MEN WHO RETIRED AT OR OVER PENSION AGE




C WOMEN WHO RETIRED UNDER PENSION AGE




D WOMEN WHO RETIRED AT OR OVER PENSION AGE




A = Retired from full-time main life work without immediately becoming unemployed or receiving sickness or invalidity benefit
B = Retired from part-time main life work without immediately becoming unemployed or receiving sickness or invalidity benefit
C = Retired from full-time job different from main life work without immediately becoming unemployed or receiving sickness or invalidity benefit
D = Retired from part-time job different from main life work without immediately becoming unemployed or receiving sickness or invalidity benefit
E = Became unemployed, then later defined self as retired
F = Retired and immediately received sickness or invalidity benefit

total sample taking particular paths these are shown in the figure for sub-groups. The small number of retirements occurring before age 45 and after age 73 are not included in the calculations, because no information about them was obtained in the survey.

It was only for men who retired at or after pension age that leaving full-time main life work without unemployment or sickness was the main path (taken by 49 per cent). For men retiring under pension age sickness at the time of retirement was the experience of nearly half. Women retiring under pension age were divided between various paths, while women retiring at or after pension age were likely to have left a main life type of job, either full-time or part-time.

The later men retire, the more likely they are to retire from part-time jobs which are not their main life work. Sixty-five per cent of men working over pension age were part-timers, among them 42 per cent who had switched out of another type of work, which in every case had been full-time. Thus men who work after pension age not only tend to reduce their hours but also to change their type of work.

The pattern for women is less clear cut. Those who retired at 60 were most likely to have worked full-time in their main life work. The others were likely to have done part-time jobs, even in their main life work. Three-quarters of the working women over pension age had part-time jobs, among them 30 per cent who had changed their type of work. But a third of these changes had been from other part-time jobs.

A picture emerges, though rather imprecise, of many male informants working after pension age being on a path to retirement from full-time through part-time work. Nearly one in five of the male retirements at or after pension age were from part-time jobs, often different from main life work. The picture for women is different. Women retiring at or over pension age were twice as likely to have left part-time jobs as men, but for them the part-time jobs were more likely to have been main life work. Nevertheless, the overall impression is that this kind of gradual retirement is fairly common.

*Pre-retirement courses*

A person may prepare for retirement by acquiring relevant information and developing appropriate attitudes. Attending pre-retirement courses is one way of obtaining information, but the survey shows that only a small proportion of older workers do this. Only two per cent of the workers and the retired said they had attended a pre-retirement course of any kind (Table 2.2.1). Slightly more men than women had been on such a course, and among men over pension age working part-time the figure rose to 19 per cent. Among older workers in general, only 38 per cent had heard of any pre-retirement courses.

Only one per cent of the early retired had been on a course, but among those who had retired at pension age the proportion rose to six per cent. It seems that the limited number of courses that were available were geared to retirement at state pension age.

About a third of workers under pension age were interested in going on a pre-retirement course (Appendix Table A2.1) but workers over pension age were less interested. One in six of the retired would like to have gone on a course (Table A2.2).

*Complete or gradual retirement?*

The survey provides two measures of the potential for moving gradually towards retirement rather than suddenly into it. One measure is what hours of work older workers think they would like when they give up, voluntarily or compulsorily, their present job: according to the survey, 75 per cent of them would prefer part-time work. Secondly, among the 11 per cent of the retired who thought they might work again, 65 per cent said they would prefer part-time work.

Some measure of opinion on flexible retirement was sought in the survey. It was not practicable to explore attitudes to different types of flexible retirement, so one question was put to all informants: 'Given the choice, which would you prefer: to retire completely at a certain age, or to retire gradually, such as by working fewer hours or days, and in a few years reducing to none at all?'

Among older workers, and particularly among those over pension age, there was a marked preference for this form of flexible retirement, but among the retired themselves opinion was more equally divided (Table 2.2.2). This difference of opinion is probably accounted for by the exercise of choice by at least some informants. The

**Table 2.2.1 Whether attended a pre-retirement course**

| | Workers | | Retired when | | | | | |
|---|---|---|---|---|---|---|---|---|
| | | | Under pension age* | | At pension age | | Over pension age | |
| | Men | Women | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % | % | % |
| Yes | 3 | — | 2 | — | 7 | 3 | 2 | 1 |
| No | 97 | 99 | 98 | 100 | 93 | 97 | 98 | 99 |
| *(% base, interviews)* | *960* | *653* | *215* | *155* | *311* | *142* | *153* | *256* |
| Nat estimates (thous) | 2,790 | 2,370 | 280 | 450 | 660 | 380 | 290 | 650 |

**And still under pension age at time of interview*



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**Table 2.2.2 Preference for complete or gradual retirement**

| | Workers | | | | Retired | | | |
|---|---|---|---|---|---|---|---|---|
| | Men | | Women | | Men | | Women | |
| | Under p. age | over p. age | under p. age | over p. age | under p. age | over p. age | under p. age | over p. age |
| | % | % | % | % | % | % | % | % |
| Complete | 41 | 18 | 34 | 22 | 46 | 49 | 26 | 38 |
| Gradual | 56 | 79 | 62 | 73 | 51 | 49 | 65 | 57 |
| Don't know | 2 | 3 | 4 | 5 | 3 | 3 | 8 | 5 |
| *(% base, interviews)* | *399* | *561* | *199* | *454* | *217* | *689* | *159* | *629* |
| Nat estimates (thous) | 2,350 | 440 | 1,730 | 640 | 280 | 1,450 | 450 | 1,750 |

sample of workers had chosen to go on working, although they may have felt that economic necessity dictated their 'choice'. They were consequently less likely to favour retirement and more likely to favour gradual rather than complete retirement.

Many of the retired sample, however, had chosen to retire and some at least had declined the opportunity to retire gradually and had preferred to retire completely instead. Eleven per cent of the retired sample had left a part-time job after having had a full-time job for most of their working lives; most of the rest had left a full-time job. Those who had left part-time jobs were more likely to favour gradual retirement than those who had left full-time jobs (Table A2.3). Thus some workers had been able to put into practice their preference for gradual retirement, but clearly many had not.

*Geographical mobility*

Among those workers who had a current job different from their main life work, nearly a quarter had moved home after that job change (Table A2.4). A higher proportion of women had done this than men, presumably partly because geographical change of a husband's job which did not involve leaving his main life work would sometimes result in the wife leaving *her* main life work.

Only one in six of the retired had moved home after their last job ended (Table A2.5). A quarter of the women who had retired under pension age had moved, and in many cases they had moved with their husband on *his* retirement.

Mobility rates for the retired between different types of environment were calculated (Table A2.6). The number of moves *to* a big city/inland town, the country and the seaside were about equal, although more than two thirds of the moves were *from* a big city/inland town. This confirms the trend of 'retiring to the seaside' but the 18 per cent of moves to cities/towns which emanated from the seaside should also be noted.

### 2.3 Reasons for retirement

Because of the importance of this question to the total survey subjects, informants were questioned closely about their reasons for leaving their last job (in seven per cent of cases the people concerned did not feel that they had retired). First, there was an open question with full probing to elicit spontaneous answers; then a series of special prompts concerning redundancy, retirement and health reasons; and finally those who gave more than one reason were asked which was their main reason.

The special prompts elicited some additional answers to those given spontaneously, but in most cases they were simply elaborations of what had already been said: in less than one per cent of cases was any new reason given as a result of the special prompts. The spontaneous and prompted answers were combined to form a distribution of all reasons given (Table A2.7).

The reasons most frequently given were health, voluntary retirement and compulsory retirement. Except among men who retired at pension age, compulsory retirement was reported by only a minority, although previous research suggests that some people prefer to give 'voluntary' reasons rather than admit to being forced to retire.

Looking at the main and sole reasons given by informants shows that there are considerable differences between men and women and between those who retire at different ages (Table 2.3.1). Health is the most common single reason given by men retiring before pension age. Those retiring at pension age were much more likely to give employer's action as the reason. Reasons given by men who retired after pension age were split between own health, own choice and 'other reasons' such as selling a business. Thus health is more likely to be given as a reason by men retiring before or after pension age than at pension age. This is also the case for women. But women differ from men in that those who retire at pension age are likely to claim to do so out of choice, while those retiring before or after for reasons other than their health are not likely to do so from choice or because of employers' action but for 'other reasons' such as moving to another area.

Although there is a tendency for both spouses to be either working or retired, only three per cent of the women mentioned their husband's retirement as the main reason for their own (these women tended to have older husbands). A similar number of women gave family commitments as their reason for stopping work, and twice as many mentioned the health of a family member.

**Table 2.3.1 Main reason for leaving last job, by age at which left**

| | Men | | | | Women | | | |
|---|---|---|---|---|---|---|---|---|
| | All | Left when | | | All | Left when | | |
| | | 45–64 | 65 | 66–73 | | 45–59 | 60 | 61–73 |
| | % | % | % | % | % | % | % | % |
| Own health | 29 | 50 | 6 | 24 | 33 | 39 | 19 | 31 |
| Retired of own accord | 21 | 9 | 32 | 24 | 17 | 4 | 44 | 22 |
| Had to retire | 24 | 6 | 53 | 9 | 6 | 1 | 20 | 8 |
| Made redundant | 7 | 12 | 0 | 8 | 4 | 5 | 2 | 4 |
| Voluntary redundancy | 1 | 7 | 0 | 0 | 0 | 0 | — | — |
| Health of other family member | 3 | 3 | 2 | 3 | 7 | 11 | 2 | 3 |
| Other reasons | 15 | 13 | 7 | 32 | 33 | 39 | 13 | 32 |
| *(% base, interviews)* | *906* | *435* | *311* | *153* | *788* | *365* | *142* | *256* |
| Nat estimates (thous) | 1,730 | 770 | 660 | 290 | 2,200 | 1,100 | 380 | 650 |

Those who had taken another job after leaving what they described as their main life work were less likely to mention health as a reason for leaving that work (about one fifth as opposed to two fifths of all giving reasons for leaving their last job). Among men, redundancy was more prominent (about 15 per cent) and among women marriage or pregnancy (the former given by 18 per cent of women whose current or last job was not considered their main life work). Such cases seem to be more those of interrupted careers than of gradual retirement. Among men who were not unhealthy, there was a tendency to switch type of work rather than give up altogether, a path which those retiring on health grounds find less easy to follow.

### 2.4 Retirement versus continued working

An important part of the analysis of the survey results was to attempt to answer the question: which variables appear to influence the propensity to retire or go on working, and which other variables have little or no influence in this respect? In addition to cross-tabulations (one variable analysed by another; the standard way of presenting findings in this report), correlation analysis was used to get a more general picture of the pattern of answers. This was done separately for informants under and over pension age.

The biggest single influence on retiring under pension age was found to be age: the closer one is to 60/65, the more likely one is to be retired. Another important factor is having done the same kind of work during one's working life: those with a varied occupational history have perhaps avoided retirement by taking other work. Not far behind in significance as predictors of early retirement are poor health (measured by the question 'would you say in general your health is good, fair or poor?') and an attitude of looking forward to retirement.

For those retiring over pension age the general picture is similar, with some changes of emphasis. Older age is an even stronger predictor than for early retirement, but health is less significant (to some extent, people over pension age represent more healthy survivors). A number of attitudinal questions also appear to influence the propensity to go on working, such as feeling that various things would be lost by giving up work: the money, the feeling of being useful, things happening around, etc.

A number of other variables measured in the survey were checked for their influence on retirement/working, but were found to play little or no part. Many of these variables can be reduced to two clusters which may be loosely called 'work involvement' and 'social class'. One group in the sample, the 'work involved', consisted of men who worked long hours, were receiving or due to receive an occupational pension, and had long service with the same employer (the less work-involved people would be the opposite of these: women who worked part-time, with no occupational pension rights, and short service with their present or last employer). Neither of these groups was particularly likely to retire or go on working, although it may be that sub-groups do differ in these respects (for example, although having occupational pension rights is not an overall predictor of retirement, this may be because *some* recipients of occupational pensions can afford to retire and do so, while others are in the kind of jobs which both provide a pension and motivate the individual to continue working).

The second cluster, 'social class', put together people in high socio-economic groups, with better education, high savings, owning their accommodation, doing voluntary work and being a member of clubs. But these people were generally no more likely either to retire or to go on working than others with opposite characteristics: low socio-economic group, etc. Again, the explanation is probably that individuals have different reasons for retiring or continuing work, and within each of the groups 'high social class' and 'low social class' these differences tend to cancel each other out. In other words, retirement or continued working is more influenced by personal characteristics such as age and health than by membership in broad psychological or social categories such as work involvement or social class.

**References**


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# 3 Retiring under state pension age

The main aim in this chapter is to present data bearing on the answers to two related questions: why do some people retire before state pension age? and what is their experience of early retirement, both in terms of their own attitudes and of comparing their situation with that of workers in the same age group? The closest comparison is between workers and the retired who were both under pension age, but some figures are also shown for the group who retired early but were over pension age by the time of the survey.

### 3.1 Characteristics of the early retired compared with workers

The ages of informants under pension age were shown in Table 1.4.1. Half of the retired men under 65 were either 63 or 64, whereas the workers were on the whole younger, more than half of them under 60. Early retired women were more evenly spread over the age range than men but still tended to be rather older than women workers under 60: over half of the latter were under 55 against one third of the retired.

Appendix Table A1.1 shows the distribution of ages at which people left their last jobs. More than half of the men and nearly three quarters of the women in the sample who had retired before pension age had done so at least five years before. However, one cannot infer from these distributions the expected ages of retirement in the general population.

Most informants under pension age did not live alone (Table 3.1.1). Most were married. As people (particularly women) get older they are more likely to be left living alone. There is a strong difference between men and women in the proportion who were living with an earner, husbands being more likely to work than wives. The majority of early retired women were living with somebody else who worked, and presumably in most cases contributed to their keep, whereas only about a third of the early retired men were living with an earner.

There is also a tendency for both spouses to work or both to be retired. Both working men and working women were more likely to live with other earners than the retired. As age increases, the likelihood of there being another earner in the family decreases.

### 3.2 Why do people retire early?

We consider in this section the various influences which lead some people to retire before state pension age (see section 2.3 for details of reasons for retirement given by informants themselves). The influences to be examined are chiefly health, occupational pensions, and various characteristics of the work previously done by retired people.

*Ill health in early retirement*

Health was thought to be a very important factor in the decision to retire, and this is borne out by the finding that of men who left work under the age of 60, 78 per cent gave ill health as a main reason. The comparative figure for women leaving before 55 is 33 per cent, but a lower proportion of women are in the work force and less healthy married women may not have been economically active since age 45 and therefore have been excluded from the sample.

Several questions were put to informants on their own state of health, the answers to which provide a basis for comparing workers and the retired in the same age group. First there was a specific question about any present illness or disability. A quarter of workers under pension age, but three fifths of the early retired had some illness or disability which handicapped them or interfered with their activities in some way (Table 3.2.1). In particular, three quarters of early retired men currently under pension age had a illness or disability.

**Table 3.1.1 Family circumstances**

| | Men | | | Women | | |
|---|---|---|---|---|---|---|
| | 55–64 | | 65–73 | 50–59 | | 60–73 |
| | Workers | Retired under 65 | Retired under 65 | Workers | Retired under 60 | Retired under 60 |
| | % | % | % | % | % | % |
| Living alone* | 7 | 10 | 20 | 15 | 8 | 28 |
| Living with family with | | | | | | |
| at least one earner in family | 61 | 35 | 16 | 82 | 74 | 38 |
| no earner in family | 33 | 55 | 64 | 3 | 18 | 34 |
| *(% base, interviews)* | *399* | *215* | *220* | *199* | *155* | *210* |
| Nat estimates (thous) | 2,350 | 280 | 480 | 1,730 | 450 | 650 |

**Or with non-family members*

**Table 3.2.1 Whether any illness or disability**

| | Workers under pension age | | Retired when under pension age | | | |
|---|---|---|---|---|---|---|
| | | | Now under pension age | | Now over pension age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Yes | 30 | 21 | 76 | 53 | 66 | 58 |
| No | 70 | 79 | 24 | 47 | 34 | 42 |
| *(% base, interviews)* | *399* | *199* | *215* | *155* | *220* | *210* |
| Nat estimates (thous) | 2,350 | 1,730 | 280 | 450 | 480 | 650 |

**Table 3.2.2 Self-assessed health**

| | Workers under pension age | | Retired when under pension age | | | |
|---|---|---|---|---|---|---|
| | | | Now under pension age | | Now over pension age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Good | 74 | 83 | 28 | 52 | 47 | 46 |
| Fair | 23 | 16 | 29 | 33 | 30 | 33 |
| Poor | 2 | 1 | 39 | 13 | 20 | 16 |
| Not answered | 0 | — | 4 | 2 | 3 | 5 |
| *(% base, interviews)* | *399* | *199* | *215* | *155* | *220* | *210* |
| Nat estimates (thous) | 2,350 | 1,730 | 280 | 450 | 480 | 650 |

**Table 3.2.3 Health in comparison with others of same age**

| | Workers under pension age | | Retired when under pension age | | | |
|---|---|---|---|---|---|---|
| | | | Now under pension age | | Now over pension age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Better than average | 42 | 45 | 17 | 18 | 29 | 24 |
| About average | 51 | 52 | 38 | 59 | 46 | 54 |
| Worse than average | 6 | 2 | 45 | 21 | 22 | 21 |
| Not answered | 1 | 1 | 0 | 2 | 2 | 1 |
| *(% base, interviews)* | *399* | *199* | *215* | *155* | *220* | *210* |
| Nat estimates (thous) | 2,350 | 1,730 | 280 | 450 | 480 | 650 |

Among both workers and retired, men were more likely to have an illness or disability than women.

The kinds of illness or disability described fell into a number of groups, of which three were most prominent: arthritis/rheumatism, cardiac trouble/blood pressure, and pulmonary conditions (Table A3.1). Just over three quarters of workers under pension age described their health as 'good', compared with just under half of the early retired (Table 3.2.3). Very few workers thought that their health was poor but about a fifth of the early retired did. Both working and retired women under pension age were more likely to describe their health as 'good' than the men.

Another measure of health is self-rating in comparison with other people of the same age. Informants were less likely to describe their health as 'better than average' than 'good', particularly women. But in other respects the pattern of responses was the same as for the self-assessed health question. More of the workers considered themselves healthy than did the early retired, and the women under pension age seemed healthier than the men (Table 3.2.3).

A further measure of health is whether informants had spent any time ill in bed or in hospital in the last 12 months. A larger minority of the early retired (particularly men) than of workers under pension age had done so (Table 3.2.4).

A measure of health which applies only to workers is whether they had been sick and unable to work in the last 12 months: 35 per cent of workers under pension age had had such periods of sickness, the average number of weeks being six (Table A3.2).

Women were far less likely than men to be or have been registered as disabled, perhaps because they are healthier than men or perhaps because they did not feel the need to register. Men under pension age were four times as likely as women to be or have been registered as disabled. One in five of the early retired men under pension age were or had been registered (Table 3.2.5).

The apparent poorer state of health reported by the early retired, particularly the men, compared with workers under pension age ties in with the reasons given for leaving work. Nearly all the men (83 per cent) and

**Table 3.2.4 Whether ill in bed or in hospital in last 12 months**

| | Workers under pension age | | Retired when under pension age | | | |
|---|---|---|---|---|---|---|
| | | | Now under pension age | | Now over pension age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Yes | 16 | 11 | 38 | 19 | 22 | 19 |
| No | 84 | 89 | 62 | 81 | 78 | 81 |
| *(% base, interviews)* | *399* | *199* | *215* | *155* | *220* | *210* |
| Nat estimates (thous) | 2,350 | 1,730 | 280 | 450 | 480 | 650 |

**Table 3.2.5 Whether registered as disabled**

| | Workers under pension age | | Retired when under pension age | | | |
|---|---|---|---|---|---|---|
| | | | Now under pension age | | Now over pension age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Registered at present | 5 | 2 | 27 | 9 | 11 | 2 |
| Registered in the past | 7 | 1 | 7 | 1 | 9 | 1 |
| Never registered | 88 | 97 | 66 | 90 | 80 | 97 |
| *(% base, interviews)* | *399* | *199* | *215* | *155* | *220* | *210* |
| Nat estimates (thous) | 2,350 | 1,730 | 280 | 450 | 480 | 650 |

half the women (52 per cent) who retired more than five years before pension age said health was one of their reasons for giving up work. For most of these it was the main reason.

Those who retired within five years of pension age were rather less likely to attribute their retirement to ill health, but two fifths of the men and a third of the women said that their health was the main reason for leaving work (See Section 2.3).

By comparing the data in the above tables with equivalent data in Chapter 4 it can be seen that people over pension age who retired early are less healthy in general than others in their age group.

*Occupational pensions in early retirement*

The early retired were more likely to be receiving an occupational pension than the workers under pension age (Table 3.2.6). But the workers were more likely to be expecting an occupational pension in the future. Men were more likely to be covered by an occupational pension scheme than women.

Just over half the early retired men were getting an occupational pension, but only one in ten of the women. (Those who retired within five years of pension age were more likely to be receiving one.) Virtually none of the working women had an occupational pension but one in twelve of the working men did. Although the retired men were more likely to have an occupational pension than working men, only about a third (34 per cent) of male occupational pensioners were retired. The majority of male occupational pensioners were either in work (47 per cent) or unemployed (18 per cent).

Nearly two thirds of the men and nearly a third of the women were expecting a pension from their present employer. Twelve per cent of men but only four per cent of the early retired women were due to get a pension from a past employer.

**Table 3.2.6 Whether receiving or due to receive an occupational pension**

| | Workers under pension age | | Retired and interviewed when under pension age | |
|---|---|---|---|---|
| | Men | Women | Men | Women |
| | % | % | % | % |
| Receiving from present employer | 1 | 0 | – | – |
| Receiving from past employer | 8 | 0 | 52 | 11 |
| Due to receive pension | 63 | 31 | 12 | 4 |
| None of the above | 28 | 69 | 36 | 85 |
| *(% base, interviews)* | *399* | *199* | *215* | *155* |
| Nat estimates (thous) | 2,350 | 1,730 | 280 | 450 |

*The jobs from which people retire early.*

The types of job held by workers under pension age and left by the early retired can be compared in a number of ways. Differences in the distributions reflect the propensity of workers to retire, or be retired, early from different kinds of jobs in variable proportions.

Men and women do not do the same kinds of jobs. Nearly half of the men were doing skilled or semi-skilled manual jobs whereas the women were concentrated in junior non-manual jobs and in the service sector. Broadly, the early retired had been doing the same kinds of jobs as their working peers. However, semi-skilled and unskilled men were over-represented among the early retired as were semi-skilled women. These tendencies were not so marked among the early retired who had since passed pension age (Table 3.2.7).

The comparative industrial distribution of jobs (Table A3.3) reveals that early retirement is spread fairly evenly

**Table 3.2.7 Socio-economic group of present/last job**

| Socio-economic group | Workers under pension age | | Retired when under pension age | | | |
|---|---|---|---|---|---|---|
| | | | Now under pension age | | Now over pension age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Employers & managers | 16 | 6 | 18 | 7 | 17 | 9 |
| Professional workers | 6 | 2 | 3 | – | 5 | 1 |
| Intermediate non-manual | 4 | 13 | 4 | 9 | 6 | 10 |
| Junior non-manual | 10 | 32 | 7 | 28 | 10 | 22 |
| Personal service | 1 | 18 | 1 | 17 | 1 | 17 |
| Foremen & supervisors – manual | 6 | 1 | 6 | 1 | 7 | 2 |
| Skilled manual | 32 | 4 | 23 | 4 | 28 | 7 |
| Semi-skilled manual | 16 | 11 | 23 | 21 | 13 | 17 |
| Unskilled manual | 5 | 10 | 10 | 8 | 9 | 13 |
| Others/not answered | 5 | 3 | 6 | 4 | 4 | 3 |
| *(% base, interviews)* | *399* | *199* | *215* | *155* | *220* | *210* |
| Nat estimates (thous) | 2,350 | 1,730 | 280 | 450 | 480 | 650 |

**Table 3.2.8 Whether present/last job a strain**

| | Workers under pension age | | Retired when under pension age | | | |
|---|---|---|---|---|---|---|
| | | | Now under pension age | | Now over pension age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Do/did work easily | 63 | 71 | 38 | 63 | 57 | 64 |
| Find/found it a strain | 33 | 26 | 54 | 37 | 41 | 36 |
| Don't know/neither | 4 | 3 | 8 | 0 | 2 | 0 |
| *(% base, interviews)* | *399* | *199* | *215* | *155* | *220* | *210* |
| Nat estimates (thous) | 2,350 | 1,730 | 280 | 450 | 480 | 650 |

across most industries, but it does show the high proportion of early retirements in the mining industry.

The early retired had worked about the same average weekly hours in their last job as workers under pension age were doing when interviewed (Table A3.4). There were few men part-timers (working 30 or fewer hours a week) in the sample: four per cent of men workers under pension age were part-timers and only three per cent of the early retired had been part-timers. Women were more equally divided between part-time and full-time work: 52 per cent of women workers under pension age were part-timers and 46 per cent of early retired women had been.

The strain of work is sometimes a factor in retirement and so informants were asked whether, on the whole, they did the work easily or thought that it was a strain in some ways. A higher proportion of the early retired than workers under pension age said they found their work a strain, and men more often said this than women (Table 3.2.8). However, among early retired men over pension age when interviewed the proportion having found work a strain was intermediate between that of the other two groups of men: this may be because the former group included more healthy survivors.

An analysis of the main kinds of strain reported shows that pressure of work or mental strain was more frequent among workers under pension age and early retired women, but among early retired men physical ill health was the main problem (Table A3.5).

*Job histories of the early retired*

All informants were asked how many different employers they had had during their working life, (for workers it was made clear that the total should include their present employer). There was very little difference between any of the sub-groups of workers under pension age and the early retired, the average number of employers being five (Table A3.6).

Informants were asked whether they had done mainly the same kind of work during their working life or whether they had from time to time done different kinds of work. It was not possible to collect full job histories in the context of the interview, and although different interpretations can be placed on what constitutes the same or different kinds of work the question is a rough measure of occupational mobility.

There was very little difference between the proportions of workers under pension age and the early retired still under pension age when interviewed who had done mainly the same kind of work, but among the early retired over pension age when interviewed more had done so (Table 3.2.9). This may be because they had been working at a time when there was rather less mobility of labour, or they could have retired early from jobs where long service was more important in getting early retirement than it has been in recent years.

At the time of interview workers could have been doing a kind of work – perhaps a 'retirement' job – which was quite different from what they had been doing for most

**Table 3.2.9 Whether did same kind of work during working life**

| | Workers under pension age | | Retired when under pension age | | | |
|---|---|---|---|---|---|---|
| | | | Now under pension age | | Now over pension age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Mainly the same | 57 | 50 | 60 | 46 | 67 | 63 |
| Different kinds | 42 | 50 | 40 | 54 | 33 | 37 |
| *(% base, interviews)* | *399* | *199* | *215* | *155* | *220* | *210* |
| Nat estimates (thous) | 2,350 | 1,730 | 280 | 450 | 480 | 650 |

**Table 3.2.10 Whether present/last job same as main life work**

| | Workers under pension age | | Retired when under pension age | | | |
|---|---|---|---|---|---|---|
| | | | Now under pension age | | Now over pension age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Yes | 70 | 71 | 69 | 53 | 73 | 68 |
| No | 30 | 29 | 31 | 47 | 27 | 32 |
| *(% base, interviews)* | *399* | *199* | *215* | *155* | *220* | *210* |
| Nat estimates (thous) | 2,350 | 1,730 | 280 | 450 | 480 | 650 |

of their working lives. The last job of retired informants could have been different from their main life type of work. Seven out of ten working men were still doing their main life work and the same proportion of early retired men, whether under or over pension age, had had no job after leaving their main life work. But early retired women under pension age were much more likely to have done a job other than their main life work immediately prior to retirement (Table 3.2.10).

It appears that certain types of job are more often taken *after* leaving a main life job than others. Table A3.7 gives the distribution of main life work according to socio-economic group and Table A3.8 according to industry. From a comparison of these with Tables 3.2.7 and A3.3 it can be seen that, for example, post-main life jobs were more often junior non-manual and in distributive trades and less often semi-skilled and in extractive industries.

*Summary of factors related to early retirement*

Ill health was the main reason given for retiring before state pension age, particularly among men and those who retired more than five years before pension age. The responses to questions on their present state of health showed that the early retired, particularly the men, thought that they were less healthy than those who were working. It appears that ill health is an important factor in the early retirement of men but is rather less important for women.

There seems to be some association between early retirement and receipt of an occupational pension, particularly for men and those who retire within five years of pension age. Nevertheless, occupational pensioners under pension age were more likely to be economically active than to be retired.

It appears that ill health is important in very early retirement while receipt of an occupational pension is perhaps more important in retirement within five years of pension age. Neither factor is as important for women as for men.

The type of job held, in terms of socio-economic group, industry and hours of work, did not seem to have much influence on the propensity to retire early. But those who retired early were more likely to have found work a strain than did workers in the same age group. Other variables connected with working life, such as the number of employers and job mobility, appeared to have little influence on early retirement.

### 3.3 Financing early retirement

Although occupational pensions may be available to those who retire before the state pension age, the state retirement pension obviously is not. There is in effect state provision for those who retire early through ill health. Those who have contributed fully to the national insurance scheme – a provision which excludes the majority of married women – receive sickness benefit for the first six months of their illness, after which they receive invalidity benefit. There are many other benefits for the disabled, including some contributory and some non-contributory. For those with inadequate incomes, the means-tested supplementary benefit is available to those below pension age who cannot find or are incapable of work – except married women. A few (three per cent) of the men interviewed as retired reported receiving unemployment benefit. Strictly speaking such people ought to have been interviewed as unemployed, as they must have been registered as such to get the benefit, but they must have denied registration to have been interviewed as retired. It has not been possible to analyse this small group further.

A small proportion of the workers had occupational pensions but only half of the early retired men had any and far fewer of the early retired women. The early retired men received the full range of state benefits listed

above but were no more likely than those still at work to have private incomes from savings.

*Savings*

It might have been expected that some people sufficiently well-off to retire might choose to do so rather than carrying on working, but there is little evidence of such a pattern, even in Table 3.3.2 which shows how much savings informants had. More people said they had some savings than claimed to have income from savings, probably because some of those with savings had very little: one fifth had £300 or less, and few of the relatively richer ones would have had enough capital to live off. It does not seem that savings are a major source of income permitting early retirement

**Table 3.3.1 Sources of personal income**

| Sources of income received | Workers under pension age | | Retired when under pension age | |
|---|---|---|---|---|
| | Men | Women | Men | Women |
| | % | % | % | % |
| Wages from employment | 92 | 96 | — | — |
| Self employment | 3 | 3 | — | — |
| Occupational pensions | 9 | 4 | 52 | 13 |
| Supplementary benefit | — | — | 17 | 7 |
| Invalidity pension (IVB) | 1 | — | 57 | 15 |
| Unemployment benefit | — | — | 3 | — |
| Other state payment* | 7 | 9 | 12 | 15 |
| Other regular outside payments | — | 3 | 4 | 4 |
| Income from savings | 38 | 34 | 38 | 21 |
| Rate rebates | 3 | 2 | 23 | 17 |
| Rent rebates | 2 | 2 | 19 | 14 |
| No source of personal income/not answered | — | — | — | 50 |
| *(% base, interviews)* | *399* | *199* | *215* | *155* |
| Nat estimates (thous) | 2,350 | 1,730 | 280 | 450 |

**Includes sickness, disability and widows benefits, family allowance etc*

**Table 3.3.2 Savings of informant and (where appropriate) spouse**

| Value of savings (excluding own home) | Workers under pension age | | Retired when under pension age | |
|---|---|---|---|---|
| | Men | Women | Men | Women |
| | % | % | % | % |
| Not asked: no savings on supplementary benefit | 21 | 23 | 24 | 22 |
| | — | — | 17 | 7 |
| Less than £300 | 15 | 19 | 11 | 13 |
| £300–£1,499 | 28 | 27 | 12 | 25 |
| £1,500–£2,499 | 10 | 11 | 9 | 7 |
| £2,500 and over | 22 | 14 | 26 | 19 |
| Refused | 2 | 4 | 2 | 1 |
| Don't know/not answered | 2 | 2 | — | 6 |
| *(% base, fnterviews)* | *399* | *199* | *215* | *155* |
| Nat estimates (thous) | 2,350 | 1,730 | 280 | 450 |

*Other sources of income in the family*

Seventy-seven per cent of the early retired women were married. (These include all of those giving no source of personal income in Table 3.3.1). Evidently for these women, at least, sources of family income are also important (Table A3.9): 87 per cent of the early retired women lived in families with another earner, as against 38 per cent of the early retired men; 20 per cent of the early retired women lived in a family where someone received the state retirement pension (13 per cent of the men) and 13 per cent of these women had an occupational pensioner in the family as contrasted with three per cent of the early retired men.

The major sources of finance in early retirement for men would seem to be either occupational pensions, or state benefits for those in poor health, and, for women who have them, husbands.

*Invalidity and occupational pension overlap*

Table 3.3.3 reinforces this picture as it controls for marital status and for the considerable overlap between occupational pension and the major identifiable benefit for those in poor health, invalidity benefit (IVB). Only 17 per cent of the early retired men had income from neither of these sources, though 85 per cent of the married women and 57 per cent of the other women had neither. This partly reflects women's poorer occupational pension coverage, partly the fact that most married women and widows are ineligible for IVB and partly no doubt that the 'early retired' women were generally in better health.

*Means-tested benefits*

It is possible that income may be supplemented by state means-tested benefits, especially for those who have neither IVB, occupational pension nor a breadwinning spouse. In this age group supplementary benefit is available to those who are unable to work, and whose incomes are otherwise very low; rent and rate rebates are available to help with housing costs a little further up the income scale and irrespective of capacity to work but not to those already on supplementary benefit. (Forty-two per cent of the retired under pension age rented their accommodation either from the council or privately – slightly fewer than workers in the same age group (45 per cent)). Table 3.3.4 shows the proportions of the early retired receiving one or other of these alternatives. If qualifying for one or other of these benefits indicates inadequacy of the other sources of income, this table shows the minority of non-married

**Table 3.3.3 Major sources of early retirement income, by marital status**

| Sources of income | Retired men under 65 | | | Retired women under 60 | | |
|---|---|---|---|---|---|---|
| | Total | Married | Not married | Total | Married | Not married |
| | % | % | % | % | % | % |
| Invalidity benefit only | 30 | 31 | 32 | 9 | 3 | 27 |
| Occupational pension only | 27 | 25 | 32 | 6 | 5 | 9 |
| Both | 26 | 27 | 16 | 6 | 6 | 7 |
| Neither | 17 | 17 | 21 | 79 | 85 | 57 |
| *(% base, interviews)* | *215* | *181* | *34* | *155* | *121* | *34* |
| Nat estimates (thous) | 280 | 230 | 50 | 450 | 350 | 100 |

**Table 3.3.4 Major means-tested benefits in early retirement**

| Means-tested benefits | Retired men 55–64 | | | Retired women 50–59 |
|---|---|---|---|---|
| | Total | Married | Not married | Not married* |
| | % | % | % | % |
| Supplementary benefit | 17 | 12 | 42 | 32 |
| Housing rebates | 26 | 26 | 26 | 43 |
| Neither | 58 | 62 | 32 | 25 |
| *(% base, interviews)* | *215* | *183* | *34* | *36* |
| Nat estimates (thous) | 280 | 230 | 50 | 100 |

**A married woman living with her husband cannot claim supplementary benefit*

early retired women as worst off – 75 per cent of them on means-tested benefits as compared with 42 per cent of early retired men (note however the high dependence of non-married men on supplementary benefit). There are too few cases to analyse further the income of non-married women, but we can turn to the incomes of early retired men.

*Amount of occupational pensions*

Occupational pensions are paid to men under 65 either because they have retired due to ill health or because the scheme has a lower retirement age. Table 3.3.5 shows the occupational pensions received by just over half of early retired men half of which were less than £20 per week net. Almost a third were less than £10 per week net. Occupational pensioners who retired before 60 received less than those who retired in their early 60s. Occupational pension schemes rarely have a normal retirement age below 60 and therefore those who retired before then are likely to have done so on less than full pensions, perhaps because of ill health.

The amounts of workers' pensions are not significantly lower than those of the retired. Few occupational pensions are big enough on their own to finance early retirement, and even where they are substantial their recipients do not necessarily give up work altogether.

**Table 3.3.5 Amount of occupational pension**

| Weekly amount of occupational pension (net) | Men aged 55–64 | | | |
|---|---|---|---|---|
| | Retired when | | | Workers |
| | 45–59 | 60–64 | 45–64 | |
| | % | % | % | % |
| Under £10 | 31 | 26 | 29 | 33 |
| £10–£19.99 | 31 | 12 | 21 | 26 |
| £20–£29.99 | 17 | 17 | 17 | 21 |
| £30–£39.99 | 15 | 28 | 19 | 12 |
| £40 and over | 3 | 10 | 8 | 6 |
| Don't know/refused | 4 | 6 | 5 | — |
| *(% base, interviews)** | *55* | *60* | *115* | *36* |
| Nat estimates (thous)* | 70 | 80 | 150 | 210 |
| Average amount (£s) | 18 | 23 | 20 | 19 |

**Those receiving an occupational pension*

*Benefits payable to the sick*

Just over a half of the early retired men received IVB. Amongst those who had retired before 60, the proportion was two thirds. But some of those not receiving IVB may have received another benefit as a result of ill health. Nearly half of those not receiving IVB were in receipt of 'other state benefits' or supplementary benefits. If all of the former were payments for ill health, then some three quarters, at most, were in receipt of some benefit in recognition of their ill health.

Those receiving IVB were less likely to receive an occupational pension and if they did receive one, received less than those not getting IVB. But nevertheless, a quarter of the early retired men did receive both IVB and an occupational pension. About one in 10 of all early retired men received both IVB and an occupational pension of £20 a week or more net.

*Income and health among early retired men*

Table 3.3.6 summarises information on the income sources of the early retired men by whether or not they received IVB whose presence is an indicator of poor health, but whose absence is not necessarily the converse. Forty-six per cent of those not on IVB said they had a current illness or disability and most received some other benefit.

If we take receiving IVB or claiming to suffer from illness or disability as an indicator of ill health, and receiving occupational pension over £20 as an indicator of relative wealth, then out of every 10 early retired men only one was 'healthy and somewhat wealthy', financially and physically endowed to enjoy 'premature' leisure. Six out of ten early retired men were neither healthy nor wealthy on these criteria. The rest divide almost equally between 'wealthy and unhealthy' (17 per cent) and 'healthy and unwealthy' (14 per cent).

**Table 3.3.6 Income sources of retired men under 65, by receipt of invalidity benefit**

| Income sources | All early retired men | Receiving IVB | Not receiving IVB |
|---|---|---|---|
| | % | % | % |
| Receiving income from savings | 38 | 21 | 58 |
| Receiving an occupational pension | 52 | 46 | 62 |
| of which: | | | |
| under £20 per week net | 26 | 27 | 25 |
| £20 per week or more net | 26 | 19 | 37 |
| Receiving unemployment benefit | 3 | — | 8 |
| Receiving supplementary benefit | 17 | 8 | 25 |
| Receiving other state benefits | 11 | 4 | 21 |
| Living in a household with at least one earner* | 34 | 41 | 27 |
| Living in a family with income from savings | 15 | 7 | 25 |
| *(% base, interviews)* | *215* | *122* | *93* |
| Nat estimates (thous) | 280 | 160 | 120 |

**Refers to households not families as in Table 3.1.1.*

**Table 3.3.7 Cumulative distribution of net family income, informants under pension age living in two-person households**

| Weekly net family income | Workers | | Retired | |
|---|---|---|---|---|
| | Men | Women | Men | Women |
| | % | % | % | % |
| Under £20 | — | — | 5 | — |
| £30 | 2 | 5 | 23 | 4 |
| £40 | 8 | 5 | 61 | 28 |
| £60 | 43 | 29 | 81 | 68 |
| £80 | 70 | 65 | 96 | 92 |
| £100 | 81 | 82 | 99 | 95 |
| £120 | 91 | 92 | 99 | 98 |
| Total* | 100 | 100 | 100 | 100 |
| In addition % giving no information | 24 | 30 | 8 | 21 |
| *(% base, interviews)** | *176* | *67* | *134* | *75* |
| Nat estimates (thous)* | 1,050 | 580 | 180 | 220 |

**Those giving information about income only (estimates)*

*Level of income*

A rough idea of levels of income and relative living standards is given in Table 3.3.7. Since the amount needed to support the same standard of living depends on the number of people in the family, the table controls for household size. There were not enough observations to show reliable figures for one-person households or those with three or more persons. In two-person households workers were considerably better off than the retired. The proportion of the retired with income below £40 per week (43 per cent) is six times as great as that of workers (7 per cent). Among the early retired, women were likely to be in better-off households than men. This reflects the greater likelihood of the women's husbands having substantial sources of incomes than the men's wives. The fact that 61 per cent of the early retired men in two-person households had family income below £40 is one measure of the modesty of their means. So is the finding that very few (four per cent) had incomes above £80.

*Summary*

The retired under pension age were typically living at standards of income well below those of workers in their age group. The three quarters of early retired women who were married were on average the best off, depending on their husband's income, even though many of them had no income source of their own.

Non-married early retired women were particularly badly off, few having occupational pensions and as many as three quarters receiving means-tested assistance.

About half of the early retired men received an occupational pension and three quarters some sort of state benefit because of ill health. Only about one in ten had both good health and an occupational pension over £20 a week. Six out of ten had neither good health nor good occupational pensions.

### 3.4 The experience of early retirement

Below we assess the survey's findings on what it is like to be retired early. As in the previous sections this is done in a comparative way, but here the main comparisons are between two sets of people who had retired early, some of whom are still below pension age, while others are now over pension age.

*Problems*

A third of the early retired still under pension age said they had particular problems as a result of being retired, but only 15 per cent of the early retired women over pension age when interviewed (Table 3.4.1). The difference between the corresponding groups of men is in the same direction but less reliable. With the passing of time some of the early retired (particularly women) had no doubt been able to solve (or at least to live with) their problems, and the difference is consistent with the increased satisfaction among older groups found in most studies of satisfaction with various aspects of life.

**Table 3.4.1 Whether have problems as result of being retired**

| | Retired when under pension age | | | |
|---|---|---|---|---|
| | Now under p. age | | Now over p. age | |
| | Men | Women | Men | Women |
| | % | % | % | % |
| Yes | 35 | 32 | 28 | 15 |
| No | 60 | 65 | 68 | 82 |
| Not answered | 5 | 3 | 4 | 3 |
| *(% base, interviews)* | *215* | *155* | *220* | *210* |
| Nat estimates (thous) | 280 | 450 | 480 | 650 |

Predictably, the problem most often mentioned was money (Table A3.10). Three 'money' problems (for essential bills, for pleasure/luxuries, and other financial problems) were coded in priority order and so there was very little overlap between the codes. Nearly a quarter of the early retired men had health or mobility problems and this reflects the high proportion who had to give up work because of their health.

Workers under pension age were asked a somewhat comparable question about whether they thought they would have problems when they retired. Their answers are compared with those of workers over pension age in Chapter 5. The same applies to questions below on information and feelings about retirement.

*Information about retirement*

About a quarter of the early retired still under pension age said they would like (more) information, advice or help about retirement, but only 12 per cent of early retired over pension age when interviewed (Table 3.4.2). The kind of information most often wanted by men was about the state benefits they were entitled to; women also wanted such information, but more of them wanted to know or have advice about leisure and recreation (Table A3.11).

*Feelings about retirement*

Attitudes to early retirement varied according to both sex and age at interview. Early retired men still under pension age were less likely to have looked forward to retirement than women – a quarter of the men com-

**Table 3.4.2 Whether would like (more) information, advice or help about retirement**

| | Retired when under pension age | | | |
|---|---|---|---|---|
| | Now under p. age | | Now over p. age | |
| | Men | Women | Men | Women |
| | % | % | % | % |
| Yes | 18 | 28 | 14 | 11 |
| No | 82 | 72 | 86 | 87 |
| Not answered | — | — | 0 | 1 |
| *(% base, interviews)* | *215* | *155* | *220* | *210* |
| Nat estimates (thous) | 280 | 450 | 480 | 650 |

pared with a third of the women. Men were more likely not to have been happy about the prospect – one in three men against one in seven women. But this difference between the sexes does not appear among those who retired early but were over pension age at the time of interview. It is difficult to tell how far this reflects a real difference in the degree of positive anticipation of early retirement some years ago and more recently, and how far some informants may have been reporting how they felt at the time of interview rather than at the time of retirement.

**Table 3.4.3 Feelings about retirement before the event**

| | Retired when under pension age* | | | |
|---|---|---|---|---|
| | Now under p. age | | Now over p. age | |
| | Men | Women | Men | Women |
| | % | % | % | % |
| Looked forward to it | 24 | 33 | 46 | 42 |
| Not happy about the prospect | 33 | 15 | 19 | 13 |
| Mixed feelings | 32 | 35 | 25 | 31 |
| Don't know/not answered | 10 | 17 | 10 | 14 |
| *(% base, interviews)* | *185* | *77* | *213* | *195* |
| Nat estimates (thous) | 220 | 240 | 470 | 610 |

**Who consider themselves retired*

Just over half of the early retired said they were enjoying retirement. about one in five were rather unhappy and a quarter had mixed feelings. On the whole, two fifths of the early retired said they were glad they had retired, the same proportion were sorry, and the rest were undecided. The fact that the early retired were more likely to say that they were enjoying retirement than were glad they had retired suggests that some had become resigned to their situation and were trying to make the best of it. More women than men were glad they had retired. This reflects the larger proportion of men who had retired early because of ill health and were not happy about it.

One indicator of attitudes and adjustment to retirement is the things that people miss about their jobs when they stop working. A prompt card was used for this question, which means that the frequency of answers is likely to be higher than if the possible answers were unprompted. For both groups of the early retired the money was the thing they missed most, followed by the people at work and the feeling of being useful (Table 3.4.4). The early retired over pension age when interviewed consistently missed all items less often than those still under pension age, no doubt because they had had more time to adjust to whatever losses they might have felt. There were only small differences between the sexes on this question.

**Table 3.4.4 Things missed about jobs**

| | Retired when under pension age | | | |
|---|---|---|---|---|
| | Now under p. age | | Now over p. age | |
| | Men | Women | Men | Women |
| | % | % | % | % |
| The money it brings in | 79 | 77 | 68 | 61 |
| The people at work | 66 | 78 | 67 | 60 |
| Feeling of being useful | 72 | 68 | 58 | 47 |
| The work itself | 68 | 64 | 53 | 42 |
| Things happening around | 56 | 64 | 44 | 49 |
| Respect of others | 50 | 48 | 40 | 35 |
| Other answers | 17 | 14 | 14 | 6 |
| *(% base, interviews)* | *215* | *155* | *220* | *210* |
| Nat estimates (thous) | 280 | 450 | 480 | 650 |

Those who said there was more than one thing they would or did miss were asked which one they would or did miss the most. Half of the workers under pension age said money and 23 per cent the people at work (Table A3.12). But among women early retired the people at work were more often missed than the money.

The early retired were asked whether they had found it difficult to settle down during the first 12 months after they stopped work (the words 'during the first 12 months' were omitted for those who had retired within that period). A third of those still under pension age said they had found it difficult, but only a fifth of those over pension age when interviewed (Table A3.13). Men were slightly more likely than women to say this.

More than three quarters of the early retired who had left work more than 12 months ago felt that they had since been able to settle down (Table A3.14).

*Ways of spending time*

One in eight of the early retired and rather more of workers under pension age did voluntary or unpaid work of some kind (Table A3.15). A quarter of the early retired and a third of the workers under pension age were active in one or more clubs, associations or organisations (Table A3.16). Men workers under pension age were more active than women, but among the early retired the sex difference was insignificant.

Social or leisure activities accounted for by far the largest number of memberships (Table A3.17). Welfare and community work came next, followed by work-connected activities for men and religious activities for women. One of the largest differences between workers under pension age and the early retired was in the bigger minority of the former belonging to work-connected organisations. Leaving this category of organisations aside, it seems that the two groups were about equal in their organisational activity.

The early retired much more often felt that they had time on their hands that they didn't know what to do with than did workers under pension age (Table A3.18).

*Planning for the future*

More than three quarters of both workers under pension age and the early retired (just before they left work) said they were prepared just to let things happen rather than to plan for the future (Table A3.19). Men were more likely to have plans than women. Only 12 per cent of the early retired had plans for the future at the time of interview.

*Summary of experience of early retirement*

A third of the early retired still under pension age, but fewer of those over pension age when interviewed, had problems as a result of being retired, particularly money. A quarter of the early retired, but again fewer of the older ones, said they would like information about retirement, notably concerning benefits and advice about leisure/recreation.

The most common attitude among the early retired still under pension age to the prospect of retirement was 'mixed feelings', and only slightly more had looked forward to it than had been unhappy about the prospect. But, among the early retired over pension age when interviewed, many more claimed to have looked forward to retirement than to have been unhappy about it, which suggests a changing viewpoint with older age. Two in five of the early retired were glad they had retired and the same proportion were sorry.

Many of the early retired missed things about their work such as the money and the people, but this declined with age. Although a third had found it difficult to settle down during the first 12 months of retirement, most had subsequently been able to settle down.

As compared with workers, the early retired were slightly less active in voluntary or unpaid work and in club membership. They much more often felt they had time on their hands. Only one in eight of the early retired had plans for the future at the time of interview—the rest were prepared just to let things happen.

# 4 Working and retiring later

The format of this chapter generally follows that of the previous one, except that the comparisons are between workers over pension age and those who retired when they were at or over pension age. 'At pension age' here means the year of reaching 65 for men and 60 for women. However, it must be remembered that many women are not entitled to a state pension at 60 but must wait until their husbands retire.

This chapter compares people who are continuing or have continued to work after pension age with those who gave up work at pension age. It is divided into five sections: a comparison of the characteristics of the later retired and those still working, reasons for people retiring at or after pension age, reasons for continuing working, the question of maintaining income, and general experience of later retirement.

**4.1 Characteristics of the later retired and workers over pension age**

Sixty-nine per cent of the men who had left work at or over 65 had left at 65. Women were less likely to have left work at pension age: only 37 per cent had left work at 60. This could be because many women were not entitled to their pension at 60.

Consequently, just over a third (37 per cent) of those who retired at pension age were women, while women accounted for some two thirds (69 per cent) of those who retired over pension age and for the majority of workers over pension age (59 per cent). The larger numbers of women in the over pension age categories are because the sub-samples of women span 13 years instead of 8 in the case of men.

The workers in the age group tended to be rather younger than the retired (see Table 1.4.1).

People over pension age, particularly women, were more likely to be living alone than those considered in Chapter 3 (Table 4.1.1). Workers were less likely to be on their own. There were no marked differences between those who retired at pension age and later. Women were more likely to live with an earner than men, and workers were more likely to do so than the retired. Working family members were less common than for those under pension age. Not quite half of the working women over 60 lived with workers, whereas practically all of those under 60 who did not live alone lived in a family where someone else worked. In contrast to early retired women under 60 (three quarters of whom lived with an earner), only a fifth of the women who had retired since age 60 lived with an earner.

**4.2 Why do people retire at or after state pension age?**

In this section we consider the various influences which lead people to retire later (see section 2.3 for details of reasons for retirement given by informants themselves). The influences to be examined are chiefly health, occupational pensions, and various characteristics of the work previously done by retired people.

The distribution of reasons for retiring at pension age was slightly different for men and women: half of the men but only one in five of the women were forced to retire. Women were much more likely to say they retired at 60 from choice. For them, unlike the men in this group, ill health was another common reason for retiring at pension age. Of all forced retirements among men over pension age, 82 per cent were at age 65, which suggests that when employers have fixed retirement policies these tend to be tied to the state pension age.

The pattern for those retiring after pension age was different, with ill health becoming more important: a quarter of the men and a third of the women gave ill health as the main reason for retirement. Compulsory retirement was less common among those who worked beyond pension age.

**Table 4.1.1 Family circumstances**

| | Men 65–73 | | | Women 60–73 | | |
|---|---|---|---|---|---|---|
| | Workers | Retired at 65 | Retired after 65 | Workers | Retired at 60 | Retired after 60 |
| | % | % | % | % | % | % |
| Living alone* | 12 | 14 | 17 | 28 | 42 | 41 |
| Living with family with | | | | | | |
| at least one earner in family | 39 | 23 | 22 | 46 | 20 | 19 |
| no earner in family | 49 | 63 | 61 | 26 | 38 | 40 |
| *(% base, interviews)* | *561* | *311* | *153* | *454* | *142* | *256* |
| Nat estimates (thous) | 440 | 660 | 290 | 640 | 380 | 650 |

**Or with non-family members*

**Table 4.2.1 Whether any illness or disability**

| | Workers | | Retired | | | |
|---|---|---|---|---|---|---|
| | Over pension age | | At pension age | | Over pension age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Yes | 25 | 17 | 41 | 34 | 39 | 40 |
| No | 75 | 83 | 59 | 66 | 61 | 60 |
| *(% base, interviews)* | *561* | *454* | *311* | *142* | *153* | *256* |
| Nat estimates (thous) | 440 | 640 | 660 | 380 | 290 | 650 |

**Table 4.2.2 Self-assessed health**

| | Workers | | Retired | | | |
|---|---|---|---|---|---|---|
| | Over pension age | | At pension age | | Over pension age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Good | 78 | 85 | 57 | 61 | 67 | 62 |
| Fair | 21 | 15 | 34 | 32 | 25 | 30 |
| Poor | 1 | 0 | 5 | 4 | 7 | 5 |
| Not answered | – | – | 4 | 3 | 1 | 3 |
| *(% base, interviews)* | *561* | *454* | *311* | *142* | *153* | *256* |
| Nat estimates (thous) | 440 | 640 | 660 | 380 | 290 | 650 |

**Table 4.2.3 Health in comparison with others of same age**

| | Workers | | Retired | | | |
|---|---|---|---|---|---|---|
| | Over pension age | | At pension age | | Over pension age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Better than average | 55 | 50 | 36 | 35 | 47 | 36 |
| About average | 44 | 49 | 57 | 60 | 45 | 57 |
| Worse than average | 1 | 1 | 6 | 5 | 8 | 7 |
| Not answered | – | – | 1 | – | – | 0 |
| *(% base, interviews)* | *561* | *454* | *311* | *142* | *153* | *256* |
| Nat estimates (thous) | 440 | 640 | 660 | 380 | 290 | 650 |

*Ill health in later retirement*

In general, the later retired had worse health than workers in the same age group, but better health than the early retired (see Chapter 3). A fifth of workers over pension age, but two fifths of the later retired, had some illness or disability (Table 4.2.1). Slightly more men than women workers over pension age had an illness or disability, but this sex difference was not apparent among the retired.

As with the younger age group the three most prominent types of illness or disability were arthritis/rheumatism, cardiac trouble/blood pressure, and pulmonary conditions (Appendix Table A4.1).

The majority of workers over pension age (82 per cent) rated their health as 'good'. Virtually none described it as 'poor'. Those who were retired were less likely to rate their health as 'good'. About one in 20 described their health as 'poor'. Women workers tended to rate their health better than men, but sex differences among the retired were insignificant.

Much the same pattern emerged from the responses to the question: 'How would you rate your general state of health in comparison with other people the same age as yourself?' All the groups of informants were less likely to say that their health was 'better than average' than 'good'. This was particularly evident among women.

Nineteen per cent of the retired rated their general health better at the time of interview as compared with when they stopped working, 18 per cent rated it worse, and 63 per cent about the same.

There was no difference between the proportions of men and women who had spent some time ill in bed or in hospital in the last 12 months, and differences between workers and the retired in this respect were too small to be of statistical significance (Table 4.2.4).

Twenty-two per cent of workers over pension age had been sick and unable to work in the last 12 months, the average number of weeks being five (Table A4.2).

Virtually none of the workers over pension age were registered as disabled, although seven per cent of the men had been registered at some time (Table 4.2.5). Few women over pension age, working or retired, were or had been registered. About four per cent of retired men

**Table 4.2.4 Whether ill in bed or in hospital in last 12 months**

| | Workers | | Retired | | | |
|---|---|---|---|---|---|---|
| | Over pension age | | At pension age | | Over pension age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Yes | 9 | 10 | 13 | 10 | 16 | 15 |
| No | 91 | 90 | 87 | 90 | 84 | 85 |
| *(% base, interviews)* | *561* | *454* | *311* | *142* | *153* | *256* |
| Nat estimates (thous) | 440 | 640 | 660 | 380 | 290 | 650 |

**Table 4.2.5 Whether registered as disabled**

| | Workers | | Retired | | | |
|---|---|---|---|---|---|---|
| | Over pension age | | At pension age | | Over pension age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Registered at present | 1 | 1 | 4 | 2 | 5 | 1 |
| Registered previously | 7 | 1 | 5 | 3 | 5 | 1 |
| Never registered | 92 | 98 | 91 | 95 | 90 | 98 |
| *(% base, interviews)* | *561* | *454* | *311* | *142* | *153* | *256* |
| Nat estimates (thous) | 440 | 640 | 660 | 380 | 290 | 650 |

**Table 4.2.6 Whether receiving occupational pension**

| | Workers | | Retired | | | |
|---|---|---|---|---|---|---|
| | Over pension age | | At pension age | | Over pension age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Yes, present employer | 12 | 2 | – | – | – | – |
| Yes, past employer | 30 | 4 | 68 | 36 | 45 | 22 |
| No | 58 | 94 | 32 | 64 | 55 | 78 |
| *(% base, interviews)* | *561* | *454* | *311* | *142* | *153* | *256* |
| Nat estimates (thous) | 440 | 640 | 660 | 380 | 290 | 650 |

were still registered, and a further five per cent had been registered. There was no difference between those who retired at pension age and those who left work later, but these men were much less likely to be or have been registered than men of the same age who retired before 65 (see Chapter 3).

The generally better state of health reported by those who retired later rather than earlier is consistent with the findings on reasons for retirement (see 2.3). Only 21 per cent of the later retired men (59 per cent of early retired men) gave health as a reason for retirement. Among women the figures were 33 per cent (47 per cent).

Among those over pension age, the workers were again healthier than the retired. Workers over pension age seemed to be healthier than those under pension age, presumably because the less healthy are more likely to retire. Those who retired at or over pension age (particularly the men) were more healthy than those who retired under pension age. And men who retired over pension age seemed to be healthier than those who retired at pension age. Of all the groups in the survey, the early retired men had the poorest health (see Chapter 3).

*Occupational pensions in later retirement*

Men were very much more likely to receive occupational pensions than women (Table 4.2.6). Among the retired, men were about twice as likely to receive a pension as women. Among the workers, the difference was greater. But both sexes retiring at pension age were much more likely to receive an occupational pension than those who retired after pension age. In turn, those who retired later were more likely to receive an occupational pension than the workers or unemployed.

Although eight per cent of working men over pension age (six per cent of women) expected to receive a (further) pension from their present employer, the workers were less well covered by occupational pension schemes than the retired. Thus there seems to be an association between retirement at pension age and receipt of an occupational pension. Those without occupational pensions were more likely to continue working after pension age than those with such pensions. The amount of occupational pensions received is discussed in section 4.4.

*The jobs from which people retire later*

Nearly half the men who retired at pension age left skilled or semi-skilled manual work (Table 4.2.7.) Only

**Table 4.2.7 Socio-economic group of present/last job**

| | Workers | | Retired | | | |
|---|---|---|---|---|---|---|
| | Over pension age | | At pension age | | Over pension age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Employers and managers | 12 | 8 | 10 | 6 | 12 | 8 |
| Professional workers | 5 | – | 2 | 1 | 4 | 1 |
| Intermediate non-manual | 3 | 8 | 6 | 18 | 5 | 9 |
| Junior non-manual | 22 | 24 | 13 | 25 | 13 | 22 |
| Personal service | 2 | 18 | – | 15 | 1 | 19 |
| Foreman and supervisors – manual | 1 | 1 | 9 | 1 | 3 | 1 |
| Skilled manual | 11 | 5 | 28 | 5 | 20 | 8 |
| Semi-skilled manual | 12 | 10 | 19 | 21 | 19 | 11 |
| Unskilled manual | 21 | 22 | 8 | 6 | 12 | 20 |
| Others/not answered | 10 | 4 | 5 | 3 | 12 | 2 |
| *(% base, interviews)* | *561* | *454* | *311* | *142* | *153* | *256* |
| Nat estimates (thous) | 440 | 640 | 660 | 380 | 290 | 650 |

**Table 4.2.8 Weekly hours of work in present/last job**

| Hours per week | Workers | | Retired | | | |
|---|---|---|---|---|---|---|
| | Over pension age | | At pension age | | Over pension age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| 1–8 | 8 | 14 | 0 | 4 | 3 | 14 |
| 9–16 | 21 | 22 | 2 | 4 | 18 | 11 |
| 17–26 | 32 | 27 | 4 | 17 | 20 | 36 |
| 27–30 | 5 | 6 | 1 | 4 | 1 | 7 |
| 31–36 | 4 | 7 | 6 | 19 | 4 | 6 |
| 37–40 | 10 | 9 | 44 | 30 | 17 | 15 |
| 41–48 | 5 | 3 | 23 | 12 | 15 | 2 |
| 49 or more | 7 | 2 | 15 | 2 | 14 | 4 |
| Don't know/not answered | 8 | 10 | 5 | 7 | 7 | 5 |
| *(% base, interviews)* | *561* | *454* | *311* | *142* | *153* | *256* |
| Nat estimates (thous) | 440 | 640 | 660 | 380 | 290 | 650 |

a quarter of the women left those kinds of jobs: 58 per cent had been doing junior or intermediate non-manual jobs, or had been in the personal service jobs. There is less difference between the jobs done by men and those done by women among workers after pension age. Both men and women were much more likely to have unskilled manual and junior non-manual jobs.

Thus those who continued to work after retirement age tended to do different kinds of jobs from those done by younger workers (this is discussed further in Chapter 5). The socio-economic distribution of jobs from which informants retired over pension age is similar to that of jobs held by workers over pension age, but different from those left by informants retiring at pension age.

An analysis of the industrial distribution of jobs shows that retirement at pension age is more common in heavy industries and less common in distributive trades and service industries (Table A4.3).

Retirement at pension age is clearly associated with full-time rather than part-time employment. Those who retired at pension age had much more often worked full-time than either workers over pension age or those who had retired over pension age (Table 4.2.8). Women workers over pension age had a slightly shorter average working week than men, but among those who retired at and over pension age women's average hours had been substantially shorter than those of men. Working men over pension age worked similar hours to women. Part-time work was predominant for both sexes in contrast to younger workers. The pattern of hours for those retiring over pension age is intermediate between younger workers and workers over pension age.

*Strain of work*

A higher proportion of the later retired than workers over pension age said they found work a strain (Table 4.2.9). Relatively few men workers reported strain.

Among the later retired men ill health and physical work conditions had been frequent causes of strain (Table A4.4), but pressure of work or mental strain was the main kind of strain reported by workers over pension age and women who retired later.

*Job histories of the later retired*

There was no significant difference between the number of employers that workers over pension age and the later retired had had during their working life. The average number of employers for both groups was five.

Among men, slightly more of the later retired than workers over pension age had done mainly the same kind of work during their working lives (Table A4.5). This did not apply to women.

**Table 4.2.9 Whether present/last job a strain**

| | Workers | | Retired | | | |
|---|---|---|---|---|---|---|
| | Over pension age | | At pension age | | Over pension age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Do/did work easily | 82 | 71 | 66 | 66 | 67 | 64 |
| Find/found it a strain | 11 | 26 | 33 | 34 | 33 | 35 |
| Don't know/neither | 6 | 3 | 2 | – | 0 | 1 |
| *(% base, interviews)* | *561* | *454* | *311* | *142* | *153* | *256* |
| Nat estimates (thous) | 440 | 640 | 660 | 380 | 290 | 650 |

Fifty-six per cent of workers over pension age were still in their main life work, compared with 72 per cent of the retired at pension age who had had no job after their main life work (Table A4.6). Men were much less likely to be in or have retired from their main life work than women.

*Summary*
Retirement at pension age is associated with poor health, receipt of an occupational pension and compulsory retirement. Most of those retiring at pension age left a full-time job (though a significant majority of the women left part-time work) and this job was likely to have been the same as their main life work, particularly for women.

Although men who retired over pension age were healthier in general than those who retired at pension age, many of those who worked after pension age wanted to continue doing so as long as their health permitted. A quarter of the men gave health as their reason for retirement. Those who retired over pension age were less likely to receive an occupational pension than those who retired at pension age. This suggests that lack of income is a factor in their choosing to continue work. However, the results for women must be treated with caution because many will not have been entitled to a state pension at pension age, unlike almost all of the men.

Continuing to work after pension age often meant a change of job. Most of those who worked after pension age did so part-time. The type of work done was different, too, particularly for men.

### 4.3 Why do people continue to work after pension age?

*Reasons given*
State pension age is a point at which workers who are not forced to retire have some choice in deciding whether to go on working or not.

Three questions were put concerning the reasons informants had for continuing working after normal pension age: first, an open question with standard probing ('anything else?' etc) to elicit all the informants had to say spontaneously; then a series of prompts on a card (yes or no to each); and finally those who gave more than one reason were asked which was their main reason.

Various answers connected with money were the most frequent (62 per cent) among spontaneous reasons, but liking the work and wanting to avoid boredom were each mentioned by about a quarter of informants of both sexes (Table A4.7). A fifth of the women said they liked the companionship of their fellow workers and 18 per cent of the men said they worked to keep well and active.

As a result of prompting, the most popular answers emerged as liking the work, needing the money and avoiding boredom (Table A4.8). An analysis of main or sole reasons confirms that these three are indeed the most important, but underlines the primacy of money as a motive for working (Table 4.3.1). Differences between men and women and between full-time and part-time workers were generally small.

A few examples of verbatim answers show the importance of money as a motive but also the mixture of reasons that many older people have for going on working:

> 'I've always been used to working – I like working. My health is very good so I feel I might as well work as long as I can. The main reason is the money. I like a drink at night – I wouldn't be able to afford it and would have to change my way of life.'
>
> Man, 66, full-time fitter

> 'I really need the money – and I enjoy the work. I don't think I would be happy at home all the time because I would be lonely and bored.'
>
> Woman, 61, full-time secretary/receptionist

> 'When you've got your health and strength you have to keep on the go or you get bored.'
>
> Man, 67, part-time farm labourer

### 4.4 Maintaining income after pension age

Table 4.4.1 shows sources of personal income for workers and those who had retired over pension age. Almost all of the retired (except a few women) received state retirement pension, as did a majority of the workers. Thirteen per cent of men workers had income from self-employment, significantly more than women or than men workers under 65. Chapter 6.1 gives further details on state pensions and Chapter 5.1 data on workers' earnings.

As with those under pension age, men were more likely than women to have an occupational pension. The

**Table 4.3.1 Main reason for continuing to work after pension age**

| | Men | | | Women | | |
|---|---|---|---|---|---|---|
| | All | Full-time | Part-time | All | Full-time | Part-time |
| | % | % | % | % | % | % |
| Need the money | 42 | 37 | 46 | 40 | 38 | 40 |
| Like the work | 17 | 20 | 12 | 21 | 21 | 22 |
| Would be bored otherwise | 21 | 21 | 22 | 13 | 15 | 14 |
| Spouse not retired | 1 | 1 | 0 | 7 | 7 | 7 |
| Was asked to stay on by employer | 3 | 5 | 3 | 2 | 2 | 2 |
| Other reasons | 8 | 9 | 7 | 6 | 10 | 5 |
| Not answered | 9 | 7 | 10 | 11 | 8 | 11 |
| *(% base, interviews)* | *561* | *163* | *343* | *454* | *109* | *314* |
| Nat estimates (thous) | 440 | 110 | 290 | 640 | 140 | 460 |

**Table 4.4.1 Sources of personal income**

| Sources of income received | Workers over pension age | | Retired at pension age | | Retired over pension age | |
|---|---|---|---|---|---|---|
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Wages from employment | 89 | 94 | – | – | – | – |
| Self-employment | 13 | 5 | – | – | – | – |
| Occupational pensions | 41 | 9 | 68 | 38 | 45 | 27 |
| State retirement pension | 78 | 49 | 100 | 86 | 100 | 89 |
| Supplementary benefit | 1 | 2 | 10 | 20 | 17 | 22 |
| Other state payments | 2 | 13 | 3 | 9 | 3 | 6 |
| Other regular outside payments | 1 | 1 | 1 | 1 | 2 | 1 |
| Income from savings | 45 | 36 | 41 | 39 | 40 | 33 |
| Rent rebate | 6 | 12 | 21 | 13 | 29 | 20 |
| Rate rebate | 15 | 15 | 35 | 25 | 34 | 32 |
| No source of personal income/not answered | – | – | – | 4 | – | 3 |
| *(% base, interviews)* | *561* | *454* | *311* | *142* | *153* | *256* |
| Nat estimates (thous) | 440 | 640 | 660 | 380 | 290 | 650 |

group most likely to have such a pension were men who retired at 65 (68 per cent); those least likely were women workers (9 per cent). Workers were less likely than the retired to have an occupational pension, but more so than workers under pension age; 41 per cent of the men working over 65 compared with 9 per cent of the men working under 65. Those who retired after pension age were less likely to have such a pension that those who retired 'on time' or earlier. Further details on occupational pensions appear in Table 4.4.3 below.

Extremely few of the workers received means-tested assistance through supplementary pension, although 17 per cent received assistance with their housing costs through rebates. The retired, especially women, were more likely to receive supplementary pension (see Table 4.4.4 below). Those who retired at pension age were less likely to be on supplementary benefit than those who retired late (10% as against 17%, for the men), probably reflecting the smaller proportion of occupational pensioners among the latter.

*Savings*

About four out of ten said they had income from savings, with no significant difference between workers and retired. As with those under pension age, having savings does not seem to make it any more likely that a person gives up work. The value of savings is shown in Table 4.4.2. As in Chapter 3, the numbers reporting some financial assets, mostly modest, exceed those reporting income from savings.

*Family income sources*

Sources of family income are shown in Table A4.9. Most of these sources refer to the income of spouses and so men reported lower frequencies, and women high frequencies, of occupational pensions. Eighty-five per cent of the later retired men were living with spouses or others who were receiving the state pension, but among the later retired women the proportion was 66 per cent.

*Occupational pensions*

Table 4.4.3 shows the amounts of occupational pension received. Working occupational pensioners received smaller occupational pensions than the retired. Over half of all these pensions were under £10 in contrast to only one third of those received by male occupational pensioners under 65. Within each category there are no significant differences between average amount of pension received by men and the minority of women who received them.

*Means-tested benefits*

The numbers of people receiving the major forms of means-tested assistance are shown in Table 4.4.4.

Receipt of a means-tested benefit indicates low income but non-receipt may not necessarily indicate the converse, as people do not always take up benefits to

**Table 4.4.2 Savings of informant and (where appropriate) spouse**

| Value of savings (excluding own home) | Workers over pension age | | Retired at pension age | | Retired over pension age | |
|---|---|---|---|---|---|---|
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Not asked: no savings | 14 | 16 | 12 | 9 | 15 | 16 |
| Not asked: on supplementary benefit | 1 | 2 | 10 | 20 | 17 | 22 |
| Less than £300 | 14 | 14 | 13 | 13 | 12 | 9 |
| £300–£1,499 | 28 | 32 | 29 | 21 | 24 | 23 |
| £1,500–£2,499 | 15 | 8 | 9 | 8 | 9 | 12 |
| £2,500 and over | 22 | 17 | 25 | 21 | 19 | 16 |
| Refused | 4 | 5 | 1 | 7 | 2 | 1 |
| Don't know/not answered | 2 | 7 | 1 | 1 | 2 | 1 |
| *(% base, interviews)* | *561* | *454* | *311* | *142* | *153* | *256* |
| Nat estimates (thous) | 440 | 640 | 660 | 380 | 290 | 650 |

**Table 4.4.3 Amount of occupational pension**

| Weekly amount of occupational pension (net) | Men 65–73 | | Women 60–73 | |
|---|---|---|---|---|
| | Retired | Workers | Retired | Workers |
| | % | % | % | % |
| Under £10 | 54 | 82 | 58 | 77 |
| £10–£19.99 | 23 | 11 | 18 | 8 |
| £20–£29.99 | 9 | 5 | 13 | 8 |
| £30–£39.99 | 3 | – | 4 | – |
| £40 and over | 2 | 2 | – | – |
| Don't know/refused | 8 | – | 8 | 7 |
| *(% base, interviews)** | *419* | *180* | *120* | *29* |
| Nat estimates (thous)* | 880 | 140 | 340 | 40 |
| Average amount (£s) | 11 | 8 | 10 | 7 |

**Those receiving an occupational pension.*

**Table 4.4.4 Receipt of means-tested assistance**

| | Workers | | Retired | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Men 65–73 | Women* 60–73 | Men 65–73 | | | Non-married women 60–73 | | | All retired over pension age except married women |
| | | | All | Occupational pension | No occupational pension | All | Occupational pension | No occupational pension | |
| | % | % | % | % | % | % | % | % | % |
| Supplementary pension | 0 | 2 | 15 | 5 | 30 | 37 | 16 | 44 | 23 |
| Rent or rate rebates | 16 | 17 | 35 | 38 | 30 | 28 | 32 | 27 | 32 |
| Neither | 83 | 81 | 51 | 57 | 41 | 35 | 52 | 29 | 45 |
| *(% base interviews)* | *561* | *454* | *689* | *419* | *270* | *300* | *80* | *220* | *989* |
| Nat estimates (thous) | 440 | 640 | 1,450 | 880 | 570 | 840 | 220 | 620 | 2,290 |

**Note that married women, not eligible to claim supplementary benefit, are included.*

which they are entitled (and also are known to under-report receipt of supplementary benefit). The major means-tested benefits available to this age group are supplementary pension and housing rebates. (People over pension age do not have to be seeking or incapable of work to be eligible for supplementary benefit, which for them is called supplementary pension). Married women cannot claim supplementary benefit as husbands must claim it on behalf of couples, so married women are excluded from Table 4.4.4. Some pensioners who are entitled to supplementary pension in fact claim rebates instead, and may be better off doing so, and some pensioners slightly further up the income scale than the level which entitles them to supplementary pension are still eligible for rebates. Eligibility for the two benefits thus overlaps but only one or other source of assistance may be claimed at any one time. Informants were counted as receiving rebates if they said they received either a rent rebate or a rate rebate or both.

The retired of pensionable age depend extensively on means-tested assistance from one or other of these sources. Fifteen per cent of men and 37 per cent of non-married women received supplementary pension. Thirty-five per cent of men and 28 per cent of non-married women received housing benefits. (Forty-eight per cent of the retired over pension age rented their accommodation either from the council or

privately – slightly fewer than workers in the same age group (45 per cent)). Nearly half the men and two thirds of the single women had one or the other benefit. By contrast over 80 per cent of the workers received no means-tested assistance.

Retired men with an occupational pension have only a five per cent chance of being on supplementary benefit, whereas without one 30 per cent are on supplementary benefit. For women the corresponding figures are 16 per cent and 44 per cent. No one whose occupational pension exceeded £10 was on supplementary benefit. Part of the reason why non-married women are more likely to be on supplementary benefit in old age is that they are less likely than men to have occupational pensions (26 per cent as against 61 per cent).

More people on the whole receive rebates than supplementary pension – about one third of the retired and one sixth of the workers. Within the retired sample there is no longer the same inverse relation between rebates and occupational pension as was seen in the case of supplementary pension. Indeed those with occupational pensions are somewhat more likely than those without to be claiming rebates (rather than supplementary pension), indicating the availability of rebates to people higher up the income scale and that the majority of occupational pensions are quite modest (Table 4.4.3).

The pattern of dependence upon means-tested assistance among retired people over pension age is broadly similar to that among the retired under pension age (see Table 3.3.4). Non-married women under 60 are most likely to have means-tested assistance and early retired men least likely. On either side of pension age, about one sixth of retired men and about one third of non-married retired women received supplementary benefit.

*Level of income*

A rough idea of differences in living standards between informants over pension age is given by the information on net family income shown in Table 4.4.5. Within each household type, those with a working informant appear to be better off than those with a retired informant. At the time of the survey the retirement pension was £15.30 per week for a single person and £24.50 for a married couple. In the case of one-person households about one third of the retired had income below £20, but only around one fifth of the workers did. In the case of the two-person households (predominantly married couples), about one quarter of the retired had weekly income below £30 but only about four per cent of the couples with a working informant. In these households too, workers were more likely to report income above £100 per week, while virtually none of the retired did.

Within the one-person households, there is some indication that women are worse off than men, particularly among workers. But because of the small numbers of working men living alone this evidence cannot be conclusive. With two-person households comparison between men and women is less relevant because in most cases we are dealing with married couples, so that for almost every informant there is another family member of the opposite sex. Indeed the net family income distributions for each sex of informant are remarkably similar after allowing for whether or not they are retired.

Levels of income among the retired over pension age seem about the same as those of the retired under pension age shown in Table 3.3.8. Workers over pension age, however, appear to have somewhat lower standards of living than those under pension age. This largely reflects differences in the earnings of those working part-time in a state of transition between the standards of living enjoyed by people in full-time work and those of the retired. Indeed the minority working full-time over pension age were distinctly better off. Men workers (mostly full-time) who were deferring their pension showed approximately similar patterns of income distribution in two-person households as workers under pension age.

Nearly all workers over pension age expected their income to drop when they gave up work (Table A4.10).

**Table 4.4.5 Cumulative distribution of net family income**

| Weekly net family income | One-person households | | | | Two-person households | | | |
|---|---|---|---|---|---|---|---|---|
| | Men 65–73 | | Women 60–73 | | Men 65–73 | | Women 60–73 | |
| | Workers | Retired | Workers | Retired | Workers | Retired | Workers | Retired |
| | % | % | % | % | % | % | % | % |
| Under £20 | 20 | 33 | 18 | 38 | – | 1 | – | 6 |
| £30 | 30 | 82 | 53 | 85 | 3 | 26 | 5 | 28 |
| £40 | 50 | 94 | 76 | 91 | 25 | 68 | 23 | 64 |
| £60 | 80 | 97 | 95 | 98 | 68 | 93 | 54 | 82 |
| £80 | 100 | 97 | 97 | 99 | 83 | 98 | 79 | 91 |
| £100 | 100 | 98 | 100 | 99 | 91 | 100 | 86 | 99 |
| Total* | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| In addition, those giving no information | 10 | 2 | 21 | 6 | 28 | 9 | 32 | 18 |
| *(% base, interviews)** | *41* | *100* | *86* | *186* | *282* | *417* | *192* | *301* |
| Nat estimates (thous)* | 30 | 210 | 160 | 530 | 230 | 890 | 280 | 850 |

**Numbers giving income information only (estimates).*

Among full-timers the commonest amount to which income was expected to drop was half, but among part-timers it was three quarters (Table A4.11).

*Summary*
Later retired informants were on the whole substantially worse off than those who continued earning, especially full-timers. Their major sources of income were the state retirement pension and occupational pensions. However, many did not receive an occupational pension and many such pensions were small. Those with no occupational pension, especially non-married women, had a high level of dependence on supplementary benefit, which was received by 37 per cent of eligible women and 15 per cent of men. Almost no workers qualified for this form of assistance, although a minority received means-tested housing rebates, which were also received by another third of the retired, including those with only small occupational pensions.

A higher proportion of those without, or with only small, occupational pensions continued to work than did the smallish group with high occupational pensions.

### 4.5 The experience of later retirement

Below we assess the survey's findings on the circumstances and attitudes of those people who retire at or over pension age. We also compared the responses given by those who retired early and who had passed pension age at the time of interview with those who retired later. For the questions on circumstances, the answers of the retired are compared here with those of workers in the same age group; the workers' answers to attitude questions about prospective retirement are presented in Chapter 5.

*Problems*
A fifth of retired informants over pension age said that they had problems as a result of being retired. Age of retirement did not seem to affect the proportion claiming to have problems. But men were slightly more likely to have these than women (Tables 3.4.1 and 4.5.1). The problem most often mentioned was money (by three quarters of those with problems). Only one in six of those who retired at or over pension age and who had problems said that health or mobility was one of them, a much lower proportion than among those who had retired early. Boredom and loneliness were also mentioned by one in six (Table A4.12).

*Information about retirement*
One in eight of the later retired (half as many as in the early retired group) said they would like (more) information, advice or help about retirement (Table 4.5.2). The information most often wanted was about state benefits (including pensions and financial advice) and leisure/recreation (Table A4.13).

*Feelings about retirement*
Those who retired at pension age tended to have looked forward to retirement and were less likely to have been unhappy about the prospect than those who retired earlier or later. Men more often looked forward to retirement than women whatever the age of retirement. But women who retired at or over pension age were more likely to have been unhappy about retirement than men retiring then. Men who retired at pension age were rarely unhappy about the prospect. Only one in eight felt that way, whereas men who retired earlier or later were about twice as likely to have felt unhappy about it (Tables 3.4.3 and 4.5.3).

Informants were also asked if they were enjoying retirement, were rather unhappy or had mixed feelings. Some 70 per cent of men who retired at or over pension age were enjoying retirement. Only five per cent were unhappy, which contrasts with eleven per cent of the early retired. Over 80 per cent of the women who retired at pension age were enjoying it, but only about two thirds of those who retired later or earlier felt that way.

**Table 4.5.1 Whether have problems as a result of being retired**

| | Retired at pension age | | Retired over pension age | |
|---|---|---|---|---|
| | Men | Women | Men | Women |
| | % | % | % | % |
| Yes | 20 | 18 | 28 | 18 |
| No | 78 | 78 | 68 | 79 |
| Not answered | 2 | 4 | 4 | 3 |
| *(% base interviews)* | *311* | *142* | *153* | *256* |
| Nat estimates (thous) | 660 | 380 | 290 | 650 |

**Table 4.5.2 Whether would like (more) information, advice or help about retirement**

| | Retired at pension age | | Retired over pension age | |
|---|---|---|---|---|
| | Men | Women | Men | Women |
| | % | % | % | % |
| Yes | 15 | 12 | 16 | 8 |
| No | 85 | 88 | 84 | 92 |
| *(% base, interviews)* | *311* | *142* | *153* | *256* |
| Nat estimates (thous) | 660 | 380 | 290 | 650 |

Table 4.5.3 Feelings about retirement before the event

| | Retired at pension age* | | Retired over pension age* | |
|---|---|---|---|---|
| | Men | Women | Men | Women |
| | % | % | % | % |
| Looked forward to it | 59 | 53 | 47 | 39 |
| Not happy about the prospect | 8 | 15 | 14 | 18 |
| Mixed feelings | 32 | 30 | 32 | 36 |
| Don't know/not answered | 1 | 3 | 7 | 8 |
| *(% base, interviews)* | *308* | *136* | *151* | *246* |
| Nat estimates (thous) | 650 | 370 | 280 | 620 |

**Who consider themselves retired.*

In general people were glad that they had retired (77 per cent), particularly those who retired at pension age. Both men and women who retired later were more likely to be sorry about it, but not as sorry as those who retired early. Thus, for some people who were not too happy about the prospect of retirement, the actual experience turned out to be better than expected.

Three in ten of the later retired said they had found it difficult to settle down during the first 12 months after they had stopped work. They differed very little from the people who retired early. And here too the majority of those who had left work more than 12 months ago felt they had since been able to settle down (Table A4.14).

*Ways of spending time*

One in six of workers over pension age and the later retired did voluntary or unpaid work of some kind (Table A4.15).

Just under a third of workers over pension age and of the later retired were active in one or more clubs, associations or organisations (Table A4.16). Men workers over pension age were more active than women, but later retired women were more active than men.

Social or leisure activities accounted for by far the largest number of memberships (Table A4.17). Welfare/community work and religious activities came next. Membership of work-connected organisations among men workers dropped off sharply after pension age.

Later retired informants more often felt that they had time on their hands that they didn't know what to do with than did workers over pension age (Table A4.18).

*Planning for the future*

Only eight per cent of workers over pension age and 21 per cent of later retired (just before they left work) said they had plans for the future: the rest were prepared just to let things happen (Table A4.19). Only 12 per cent of the later retired had plans for the future at the time of interview.

*Summary of experience of later retirement*

About a fifth of the later retired said they had problems as a result of being retired – mostly money. Only one in eight would have liked more information about retirement – mostly either concerning state benefits or leisure/recreation.

Those who retired at pension age were most likely to have felt happy about the prospect of retirement and were mostly enjoying it. Those who retired later or earlier were less likely to have welcomed the prospect or to enjoy the experience.

The same proportion of workers over pension age and of the later retired – one in six – did voluntary or unpaid work. Just under a third of both the workers and the retired were active in clubs, associations or organisations. The later retired more often felt they had time on their hands than workers over pension age. Only one in eight of the later retired had plans for the future at the time of interview.

# 5 Employment for older workers

This chapter analyses the experiences which older workers have in finding and retaining employment. The emphasis is different from that in the previous two chapters, where the discussion was mainly concerned with retirement age. Here the concern is with older workers regardless of whether they are above or below pension age (ie, men over 55 and women over 50), although for some purposes distinctions are made between older workers above and below pension age. Also there are some comparisons between older workers and workers of all ages. The chapter includes changes in type of work which some older people have, plans for future work and retirement, employers' retirement policies, workers' attitudes to retirement, and the problems facing older job seekers.

### 5.1 Comparison of jobs held

The jobs held by men and women in the ten years prior to state pension age were broadly similar to those held by workers of all ages at the 1971 Census. However jobs held by men and women over pension age differed from those in many respects. Table 5.1.1 shows markedly more men in part-time employment after pension age and a similar though smaller increase for women. By that age as many men as women were working part-time. Although men aged 55–64 were working slightly more hours than men in general, the average hours dropped off sharply after pension age.

Attention was drawn in previous chapters to the different distributions of jobs held by older workers, reflecting differences in work preferences and/or opportunities for this age group. Table 5.1.2 shows that proportionately more men workers over 65 were in junior non-manual jobs (such as clerks or salesmen) and proportionately fewer were in skilled manual jobs. There were fewer unskilled manual workers among the men aged 55–64 than in the rest of the working population. On the other hand, there were more unskilled manual workers over pension age (often part-timers). Compared to workers of all ages, women workers over 60 were somewhat over-represented in personal service jobs and part-time women workers over 60 were heavily over-represented in unskilled manual jobs.

Fewer men over pension age were in heavy industry and more were in distributive trades and service industries (Table 5.1.3). The service sector accounted for nearly two-thirds of female employment, nearly a half of men over 65 but only a quarter of men under 65. There were fewer differences between the sexes in type of work done over pension age than in the general working population.

**Table 5.1.1 Comparison of weekly hours worked and whether full- or part-time, older and all workers**

| | Men | | | Women | | |
|---|---|---|---|---|---|---|
| | 55–64 | 65–73 | 55–73 (Census 1971) | 50–59 | 60–73 | 55–73 (Census 1971) |
| Average weekly hours | 42 | 25 | 39 | 27 | 22 | 31 |
| | % | % | % | % | % | % |
| In full-time employment | 96 | 28 | 96 | 45 | 23 | 62 |
| In part-time employment | 4 | 72 | 4 | 55 | 77 | 38 |

**Table 5.1.2 Comparison of socio-economic group, older and all workers**

| Socio-economic group | Men | | | Women | | |
|---|---|---|---|---|---|---|
| | 55–64 | 65–73 | 55–73 (Census 1971) | 50–59 | 60–73 | 55–73 (Census 1971) |
| | % | % | % | % | % | % |
| Employers and managers | 16 | 12 | 12 | 6 | 8 | 5 |
| Professional workers | 6 | 5 | 5 | 2 | – | 1 |
| Intermed non-manual | 4 | 3 | 5 | 13 | 8 | 11 |
| Junior non-manual | 10 | 22 | 12 | 32 | 24 | 34 |
| Personal service | 1 | 2 | 1 | 18 | 18 | 12 |
| Foreman and supervisors – manual | 6 | 1 | 4 | 1 | 1 | 1 |
| Skilled manual | 32 | 11 | 29 | 4 | 5 | 6 |
| Semi-skilled manual | 16 | 12 | 13 | 11 | 10 | 12 |
| Unskilled manual | 5 | 21 | 8 | 10 | 22 | 7 |
| Others/not answered | 5 | 10 | 11 | 3 | 4 | 12 |
| *(% base, interviews)* | *399* | *561* | | *199* | *454* | |
| Nat estimates (thous) | 2,350 | 440 | | 1,730 | 640 | |

**Table 5.1.3 Comparison of industry, older and all workers**

| Industry | Men | | | Women | | |
|---|---|---|---|---|---|---|
| | 55–64 | 65–73 | 55–73 (Census 1971) | 50–59 | 60–73 | 55–73 (Census 1971) |
| | % | % | % | % | % | % |
| Agriculture, forestry, fishing, mining and quarrying | 4 | 5 | 6 | 0 | 0 | 2 |
| Metal manufacture, engineering, shipbuilding and vehicles | 23 | 14 | 20 | 3 | 4 | 8 |
| Textiles, leather, clothing and footwear | 6 | 4 | 3 | 9 | 6 | 8 |
| Bricks, pottery, timber, furniture, paper, printing etc | 5 | 6 | 6 | 2 | 3 | 4 |
| Food, drink, tobacco, chemicals and allied industries | 6 | 2 | 6 | 4 | 3 | 5 |
| Construction | 8 | 6 | 10 | – | 1 | 1 |
| Gas, electricity and water | 3 | – | 2 | 2 | 0 | 1 |
| Transport and communication | 10 | 4 | 9 | 2 | 1 | 3 |
| Distributive trades | 7 | 15 | 10 | 19 | 20 | 18 |
| Insurance, banking, professional, scientific and misc services | 17 | 32 | 17 | 47 | 52 | 43 |
| Other industries/not answered | 11 | 12 | 11 | 12 | 10 | 8 |
| *(% base, interviews)* | *399* | *561* | | *199* | *454* | |
| Nat estimates (thous) | 2,350 | 440 | | 1,730 | 640 | |

**Table 5.1.4 Comparison of full-time weekly earnings, older and all workers**

| Full-time weekly earnings | Men | | | Full-time weekly earnings | Women | | |
|---|---|---|---|---|---|---|---|
| | 55–64* | 65–73* | 55–73† | | 50–59* | 60–73* | 55–73† |
| | % | % | % | | % | % | % |
| Under £40 | 8 | 20 | 6 | Under £20 | – | 15 | 1 |
| £60 | 40 | 60 | 32 | £30 | 9 | 28 | 9 |
| £80 | 76 | 84 | 65 | £40 | 37 | 55 | 32 |
| £100 | 87 | 92 | 84 | £60 | 74 | 88 | 79 |
| £120 | 93 | 92 | 93 | £80 | 92 | 98 | 92 |
| *(% base, interviews)* | *362* | *163* | | | *82* | *109* | |
| Nat estimates (thous) | 2,140 | 110 | | | 740 | 130 | |
| Average amount (£s) | 69 | 59 | 75 | | 54 | 39 | 52 |

**Excludes the small minority who did not give earnings*
*†Source: April 1977* New Earnings Survey

**Table 5.1.5 Cumulative distribution of earnings, part-time workers**

| Gross weekly earnings | Men | Women | | |
|---|---|---|---|---|
| | 65–73 | All | 50–59 | 60–73 |
| | % | % | % | % |
| Under £10 | 20 | 21 | 16 | 30 |
| £15 | 43 | 43 | 35 | 60 |
| £20 | 68 | 62 | 56 | 76 |
| £25 | 84 | 81 | 78 | 88 |
| £30 | 89 | 92 | 92 | 93 |
| £40 | 94 | 96 | 96 | 97 |
| £60 | 95 | 99 | 99 | 97 |
| *(% base, interviews)** | *343* | *422* | *108* | *314* |
| Nat estimates (thous)* | 290 | 1,380 | 920 | 460 |
| Average amount (£s) | 19 | 18 | 19 | 15 |

**Excludes those giving no information on earnings or hours of work (estimates)*

An age comparison of earnings for full-time work is given in Table 5.1.4. While men within ten years of pension age were earning less than the average for all men, women within ten years of pension age were earning on average slightly more than all women. After pension age the earnings for both sexes were much reduced.

The earnings of part-time workers in the survey (Table 5.1.5) are mostly well below those of full-timers: nine tenths earned under £30, and the majority earned under £20 a week (two-thirds of the men over 65 and three quarters of the women over 60). The average earnings of part-timers in the survey were similar for both sexes. Comparable figures for part-timers of all ages were not available.

### 5.2 Changes in type of work

Nearly half of all the workers interviewed considered that they had done different kinds of work during their working lives (Appendix Table A5.1). Part-time workers – especially women under pension age – were

**Table 5.2.1 Whether present job same as main life work**

| | Men | | | | Women | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | All | Under p. age | Over p. age | | All | Under p. age | | Over p. age | |
| | | full-time | full-time | part-time | | full-time | part-time | full-time | part-time |
| | % | % | % | % | % | % | % | % | % |
| Yes | 65 | 70 | 63 | 36 | 69 | 83 | 62 | 75 | 61 |
| No | 35 | 30 | 37 | 64 | 31 | 17 | 38 | 25 | 39 |
| *(% base, interviews)* | *960* | *362* | *163* | *343* | *653* | *82* | *108* | *109* | *314* |
| Nat estimates (thous) | 2,790 | 2,140 | 110 | 290 | 2,370 | 740 | 920 | 130 | 460 |

**Table 5.2.2 Main reason for giving up main life work**

| Reason | Men | | | | Women | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | All | Under p. age | | | All | | | | |
| | | full-time | full-time | part-time | | full-time | part-time | full-time | part-time |
| | % | % | % | % | % | | % | % | % |
| Own health | 19 | 21 | 7 | 8 | 13 | | 11 | 7 | 14 |
| Family reasons: | | | | | | | | | |
| Became pregnant | – | – | – | – | 18 | | 25 | 4 | 6 |
| To get married | – | – | – | – | 16 | | 22 | 7 | 9 |
| Family problems/ commitments | 1 | 1 | – | 1 | 8 | | 3 | 7 | 9 |
| Health of other family member | 0 | – | 1 | 1 | 4 | | 3 | 4 | 6 |
| Work reasons: | | | | | | | | | |
| Made redundant | 14 | 17 | 13 | 8 | 5 | | 3 | 9 | 6 |
| Didn't like the hours | 1 | 1 | – | 1 | 4 | | 3 | – | 3 |
| Had to retire | 8 | 2 | 7 | 23 | 3 | | – | 4 | 10 |
| Because of particular situation at work | 5 | 6 | 3 | 2 | 3 | | – | 7 | 8 |
| Bored/wanted change | 4 | 5 | 3 | 2 | 1 | | – | 4 | 3 |
| Physical strain | 2 | 1 | – | 1 | 0 | | – | – | 1 |
| Mental stress | 3 | 3 | – | 3 | – | | – | – | – |
| Moved house/area | 3 | 3 | – | 3 | 6 | | 11 | 11 | 2 |
| Retired of own accord | 5 | 2 | 6 | 17 | 1 | | – | – | 3 |
| To get more money | 5 | 3 | 10 | 10 | 2 | | 3 | – | 1 |
| Other reasons/not answered | 30 | 35 | 50 | 20 | 17 | | 15 | 36 | 19 |
| *(% base, interviews)** | *412* | *111* | *57* | *212* | *205* | *15* | *42* | *26* | *111* |
| Nat estimates (thous)* | 960 | 640 | 40 | 190 | 740 | 130 | 360 | 30 | 180 |

**Present job different from main life work*

more likely to have done different kinds of work than were other groups.

About a third of all the workers interviewed were in a job that was not the same as what they had been doing for most of their working lives (Table 5.2.1). The differences were small as between men and women and those under and over pension age, but men part-timers (nearly all over pension age) were more likely to have left their main life work than were other groups.

The main reasons people gave for leaving their main life work (Table 5.2.2) were more varied than those given for retirement (see Table 2.3.2). Among men working full-time under pension age, health and redundancy figured prominently and few were compulsory retired; part-time men workers over pension age were more likely to have 'retired' from one job and then taken the part-time job. Among women working part-time under pension age, marriage and pregnancy were important reasons for leaving what they described as main life work, which in some cases was at quite a young age.

We have already seen that the job distribution of older workers differs from that of the younger workforce. A comparison of the details of main life jobs with those of jobs held by workers who had a different type of work at time of interview shows how older workers tend to move into a new range of jobs. As compared with main life jobs, proportionately more post-main life jobs were as junior non-manual and unskilled manual workers, and proportionately fewer as skilled and semi-skilled manual workers (Table A5.2). Particular occupations which were more likely to be post-main life work than main life work included clerks/cashiers and charwomen/cleaners (Table A5.3), and the industries involved were likely to be services and distributive trades (Table A5.4).

*Desire to change jobs*

Only six per cent of workers interviewed said they would like to change the type of work they did without changing their employer (Table A5.5). Those who would have liked to change mostly mentioned something to do with the job itself rather than the conditions of work. Many wanted a more skilled job or a change to non-manual work; for example, a labourer wanting bench work or a cleaner wanting clerical work.

### 5.3 Strain of work

Just over a quarter of workers said they found their work a strain in some ways, and most of the rest said they did the work easily (Tables 3.2.9 and 4.2.9). Strain was felt about equally between men and women, but more often by those under pension age than over. Probably some workers who do find their job a strain take the opportunity of retiring at state pension age.

### 5.4 Plans for future work

Informants who thought they would eventually have to give up their present job (42 per cent) plus those who thought they would not stay on after a certain age (26 per cent) were asked whether they would try to get another job. Although a majority said they would not, more than a quarter said they would, and another 13 per cent were undecided (Table 5.4.1). Full-time men workers under pension age were more likely to try to get another job than full-time women workers.

Most of those who thought they would try to get another job expressed an interest in a particular type of job or field of work, but some mentioned that it should be part-time or they specified other conditions such as that it must not involve physical strain.

In thinking about another job, there was a very strong preference among both men and women for a working week of around 20 hours (Table A5.6). Most (75 per cent) said they would like to work all the year round, but 14 per cent said they would like to work for a shorter period each year (6 to 11 months, including normal holidays). In general, informants were prepared to spend rather longer travelling from home to work then they did in their present jobs. The minority who would insist on working only at or from home (four per cent) was smaller than the minority who actually did work at or from home (eight per cent).

Opinion was fairly equally divided on whether the chances of getting a suitable job were good, fair or poor, with rather fewer women than men thinking their chances were good (Table A5.7). Among those who thought that their chances were poor, a majority (59 per cent) said that this was because they were too old. But a quarter mentioned a local shortage of jobs and the same proportion blamed high national unemployment.

### 5.5 Plans for retirement

Less than half of the workers interviewed planned to stop working at a particular age (Table 5.5.1). These people were slightly out-numbered among women (but not among men) by a sturdily work-orientated large group who either planned to go on working as long as their health allowed or had no intention of stopping work at all. Full-time workers under pension age more often planned to give up work at a particular age than part-time workers over pension age.

Those who did say they planned to stop working were strongly influenced by present state pension ages: four fifths of the men and nearly three quarters of the women planned to stop working at those ages (Table A5.8). However, 78 per cent of women part-time workers who were over pension age at the time of interview said they would continue working at least until they were 65.

**Table 5.4.1 Whether will try to get another job after (have to) giving up present job**

| | Men | | | | Women | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | All | Under p. age | Over p. age | | All | Under p. age | | Over p. age | |
| | | full-time | full-time | part-time | | full-time | part-time | full-time | part-time |
| | % | % | % | % | % | % | % | % | % |
| Yes | 33 | 40 | 17 | 29 | 21 | 19 | 24 | 28 | 18 |
| No | 52 | 49 | 74 | 61 | 65 | 65 | 63 | 58 | 71 |
| Don't know | 13 | 9 | 7 | 8 | 13 | 14 | 13 | 10 | 9 |
| Not answered | 2 | 1 | 2 | 2 | 1 | 2 | – | 4 | 2 |
| *(% base, interviews)** | *713* | *282* | *127* | *268* | *461* | *54* | *71* | *67* | *137* |
| Nat estimates (thous)* | 2,190 | 1,850 | 70 | 100 | 1,570 | 610 | 610 | 80 | 200 |

**Those who have to give up or won't stay on*

**Table 5.5.1 Plans for retirement or continued work**

| | Men | | | | Women | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | All | Under p. age | Over p. age | | All | Under p. age | | Over p. age | |
| | | full-time | full-time | part-time | | full-time | part-time | full-time | part-time |
| | % | % | % | % | % | % | % | % | % |
| Stop at a particular age | 52 | 61 | 32 | 12 | 38 | 62 | 30 | 41 | 22 |
| Go on as long as health allows | 32 | 26 | 52 | 67 | 46 | 25 | 53 | 47 | 60 |
| Won't stop | 10 | 8 | 14 | 17 | 7 | 4 | 10 | 7 | 10 |
| Don't know | 6 | 5 | 3 | 5 | 8 | 10 | 8 | 5 | 8 |
| *(% base, interviews)* | *960* | *362* | *163* | *343* | *653* | *82* | *108* | *109* | *314* |
| Nat estimates (thous) | 2,790 | 2,140 | 110 | 290 | 2,370 | 740 | 920 | 130 | 460 |

**Table 5.6.1 Whether have to give up present job when reach certain age**

| | Men | | | | Women | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | All | Under p. age full-time | full-time | part-time | All | full-time | part-time | full-time | part-time |
| | % | % | % | % | % | % | % | % | % |
| Have to give up | 49 | 56 | 23 | 6 | 34 | 47 | 34 | 34 | 18 |
| Allowed to stay on | 43 | 36 | 60 | 78 | 52 | 41 | 51 | 50 | 68 |
| Don't know | 8 | 7 | 13 | 14 | 14 | 12 | 15 | 16 | 13 |
| Not answered | 0 | 0 | 3 | 2 | 0 | – | – | – | 1 |
| *(% base, interviews)** | *823* | *339* | *118* | *311* | *609* | *80* | *104* | *101* | *293* |
| Nat estimates (thous)* | 2,520 | 1,990 | 80 | 270 | 2,270 | 730 | 880 | 120 | 430 |

**Employed, ie, excluding self-employed*

### 5.6 Employers' retirement policies

Informants were asked whether they would *have* to give up their present job when they reached a certain age or be allowed to stay on in some capacity if they wanted to (Table 5.6.1). More than half of the full-time men workers under pension age and nearly half of the women thought they would have to give up, but most of the part-timers and a good many of the full-timers over pension age said they would be allowed to stay on.

Most of those who thought they would have to give up work at a specific age expected this to be either 60 or 65, although there were more variants for the women (Table A5.9). Compulsory retirement was generally attributed to the policy of employers, although some said it was enforced by both employer and unions. Very few said retirement was due to union policy alone (Table A5.10).

Of those who thought they would be allowed to stay on at work, nearly two thirds thought that they would decide to do so. Men full-time workers under pension age were, however, least likely to want to continue, whereas most part-timers said they would prefer to carry on working. A third of those who thought they would have to give up at a certain age said that, if they had the choice, they would like to continue in their present job after normal retiring age for the job (Table A5.11).

More of those who said they would have to give up were expecting a pension from their employer than those who said they would not (62 per cent as against 23 per cent). But provision of an occupational pension was not always associated with expected compulsory retirement. Thirty-eight per cent of informants expecting compulsory retirement expected no pension, and about the same proportion of those expecting a pension did not anticipate that they would have to retire to get it.

In contrast to those who anticipated changing their job at retirement age, men who expressed a preference for continuing their present job were more evenly divided between preferring a working week of around 40 hours or one of 20. Women, however, more often preferred part-time hours, which reflects the fact that many of them were already working part-time.

### 5.7 Attitudes to retirement

In this section some of the attitudes of workers, both under and over pension age, to prospective retirement are compared. A further comparison of these answers with those given by the early and later retired to similar questions may be made by consulting the text and tables in 3.2 and 4.3.

*Problems*

Just over a quarter of workers both under and over pension age thought they would have some particular problems if and when they retired (Table 5.7.1). The problems most often mentioned were connected with money, but some workers anticipated boredom or loneliness (Table A5.12).

**Table 5.7.1 Whether think will have problems when retired**

| | Under pension age | | Over pension age | |
|---|---|---|---|---|
| | Men | Women | Men | Women |
| | % | % | % | % |
| Yes | 31 | 22 | 30 | 24 |
| No | 67 | 77 | 70 | 75 |
| Not answered | 2 | 1 | – | 1 |
| *(% base, interviews)* | *399* | *199* | *561* | *454* |
| Nat estimates (thous) | 2,350 | 1,730 | 440 | 640 |

*Information about retirement*

Forty-six per cent of men workers under pension age and 34 per cent of women said they would like (more) information, advice or help about retirement (Table 5.7.2). Among workers over pension age the figures fell to 19 per cent for both sexes. Men workers under pension age wanted information chiefly on state benefits and other money matters, while older men and women also wanted information on leisure and recreation.

*Feelings about retirement*

Nearly half of the men workers under pension age and a quarter of the women said that they were looking forward to retirement. About one in ten were not happy about the prospect, and nearly half had mixed feelings (Table 5.7.3). Among workers over pension age just over a quarter were looking forward to retirement, about one in seven were not happy about the prospect and about a half had mixed feelings.

**Table 5.7.2 Whether would like (more) information, advice or help about retirement**

| | Under pension age | | Over pension age | |
|---|---|---|---|---|
| | Men | Women | Men | Women |
| | % | % | % | % |
| Yes | 46 | 34 | 18 | 19 |
| No | 54 | 66 | 81 | 81 |
| Not answered | – | – | 1 | 0 |
| *(% base, interviews)* | *399* | *199* | *561* | *454* |
| Nat estimates (thous) | 2,350 | 1,730 | 440 | 640 |

**Table 5.7.3 Feelings about retirement**

| | Under pension age | | Over pension age | |
|---|---|---|---|---|
| | Men | Women | Men | Women |
| | % | % | % | % |
| Looking forward to it | 46 | 26 | 28 | 27 |
| Not happy about the prospect | 9 | 11 | 15 | 13 |
| Mixed feelings | 40 | 52 | 46 | 53 |
| Don't know/not answered | 5 | 11 | 11 | 7 |
| *(% base, interviews)* | *399* | *199* | *561* | *454* |
| Nat estimates (thous) | 2,350 | 1,730 | 440 | 640 |

**Table 5.7.4 Things would miss about jobs**

| | Under pension age | | Over pension age | |
|---|---|---|---|---|
| | Men | Women | Men | Women |
| | % | % | % | % |
| The money it brings in | 91 | 91 | 89 | 94 |
| The people at work | 68 | 82 | 77 | 78 |
| Feeling of being useful | 57 | 66 | 78 | 75 |
| The work itself | 55 | 69 | 72 | 71 |
| Things happening around | 55 | 68 | 67 | 70 |
| Respect of others | 45 | 48 | 59 | 57 |
| Other answers | 15 | 17 | 13 | 11 |
| *(% base interviews)* | *399* | *199* | *561* | *454* |
| Nat estimates (thous) | 2,350 | 1,730 | 440 | 640 |

When asked about the things they thought they might miss about their jobs when they stopped working, 91 per cent of workers under pension age and 92 per cent over pension age said 'the money it brings in' (Table 5.7.4). The sexes differed little in giving this answer, but more women under pension age (82 per cent) than men (68 per cent) said they would miss the people at work. About half of the workers under and over pension age said money was the thing they would miss the most (Table A5.13).

Around a third of workers both under and over pension age thought they would find it difficult to settle down once they had retired (Table A5.14). Women slightly more often thought they would find difficulty in settling down than men.

### 5.8 Elderly unemployment

*Looking for work after last job ended*

For eight per cent of the sample interviewed as retired there was a period after their last job ended when they were looking for paid work – but among those whose last job ended when they were under pension age the proportion was higher (Table 5.8.1).

Those who said they had been looking for work after their last job ended were nearly all in earnest, since 90 per cent of them had taken steps to get another job. Although the reading of advertisements was the method most frequently used to get another job (by 61 per cent), the employment exchange service (50 per cent) and personal or direct application (40 per cent) were mentioned frequently by the relevant informants.

Nearly three quarters of those who were looking for paid work after their last job ended said they were mainly looking for a particular type of work, but minorities mentioned certain conditions, such as that the job must not involve physical strain.

Men who had retired when under pension age were likely to have been looking for full-time work, but most of the men who had retired over pension age and most of the women had been looking for part-time work (Table A5.15.).

There was a marked preference (by 50 per cent of those former job-seekers) for jobs within 20 minutes' travelling time of home, especially among those whose last job ended when they were over pension age. Most of those who had sought work had applied for not more than four jobs, and few had applied for more than six jobs.

It was put to the relevant informants that difficulty in getting a suitable job might be for various specific reasons. They were asked whether the following reasons applied to them:

(a) 'I think I was turned down because I was too old'

**Table 5.8.1 Whether a period after last job ended when looked for paid work**

| | Men | | | | Women | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | All | Retired when | | | All | Retired when | | | |
| | | Under p. age | Over p. age | | | Under p. age | | Over pension age | |
| | | full-time | full-time | part-time | | full-time | part-time | full-time | part-time |
| | % | % | % | % | % | % | % | % | % |
| Yes | 10 | 16 | 7 | 4 | 7 | 13 | 11 | 4 | 2 |
| No | 89 | 81 | 93 | 96 | 93 | 87 | 89 | 96 | 98 |
| Not answered | 1 | 3 | – | – | – | – | – | – | – |
| *(% base, interviews)* | *906* | *359* | *366* | *99* | *788* | *170* | *185* | *158* | *217* |
| Nat estimates (thous) | 1,730 | 690 | 700 | 190 | 2,200 | 480 | 520 | 440 | 610 |

**Table 5.8.2 Whether unemployed during last five years**

| | Men | | | | Women | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | All | Under p. age | Over p. age | | All | Under p. age | | Over pension age | |
| | | full-time | full-time | part-time | | full-time | part-time | full-time | part-time |
| | % | % | % | % | % | % | % | % | % |
| Yes | 8 | 7 | 7 | 14 | 9 | 5 | 12 | 5 | 11 |
| (during last 12 months) | (3) | (2) | (4) | (2) | (1) | (0) | (1) | (–) | (2) |
| No | 91 | 93 | 93 | 86 | 91 | 95 | 88 | 95 | 89 |
| *(% base, interviews)* | *960* | *362* | *163* | *343* | *653* | *82* | *108* | *109* | *314* |
| Nat estimates (thous) | 2,790 | 2,140 | 110 | 290 | 2,370 | 740 | 920 | 130 | 460 |

(b) 'I was too old to enter a firm's pension scheme'
(c) 'I had the wrong skill or training for available jobs'
(d) 'I think I was turned down because of my health'
(e) Difficulty for some other reason.

The first of these reasons – old age – was by far the most frequent and given by 64 per cent (Table A5.16). 'Other reasons' included wanting to keep to a particular trade and 'the firms I got in touch with only seemed to want women'.

*Experience of unemployment*

This section is mainly concerned with unemployment among those who said they had looked for work, but there is also information on the past experience of unemployment among those who have retired.

Workers were asked whether they had been unemployed (actively seeking work) for any period of four weeks or more during the last five years, and the corresponding question to the retired related to the five-year period before their last employment ended. Part-timers were rather more likely to have experienced unemployment than full-timers (Table 5.8.2 and A5.17).

Those who said they had had such periods of unemployment were asked for how many periods of four weeks or more this had happened (Table 5.8.3 and A5.18). The answers to this question must be treated with caution, as it appears that some informants interpreted the question as referring to the total number of four-week periods, including consecutive ones. Thus the estimates of periods are probably somewhat exaggerated. Nevertheless it is clear that a large majority of those who had been unemployed had had only the one period.

**Table 5.8.3 Number of periods of unemployment during last five years**

| Number of periods of unemployment | Men All | Women All |
|---|---|---|
| | % | % |
| 1 | 77 | 81 |
| 2 | 12 | 11 |
| 3 | 3 | 1 |
| 4 | 4 | 5 |
| 5+ | 0 | 1 |
| Don't know | 3 | 2 |
| *(% base, interviews)** | *92* | *49* |
| Nat estimates (thous)* | 300 | 160 |

**Unemployed for 4 weeks or more in last 5 years*

*Other periods of not working*

People can have periods of not working for pay for reasons other than unemployment. For workers the question concerned the previous 12 months and for the retired the 12 months before last employment ended (normal holidays and periods of sickness up to 10 days in all were excluded). Of those under pension age, one in six workers and 22 per cent of the early retired had had such periods of not working for pay. Among those over pension age, the figures were 15 per cent of workers and 12 per cent of the later retired. In all groups the reason most frequently given was sickness, with much smaller proportions giving 'just taking time off' and other reasons. Thus intentional part-year working was found to be fairly rare.

*Looking for work in the future*

The informants who were objectively treated as 'retired' were by definition not actively seeking paid work at the time of interview. However, it was possible that some of them might seek work in the future, if their circumstances or attitudes were to change. So they were asked: 'Do you think you will ever do any paid work again?' Eleven per cent said yes or 'possibly' (Table 5.8.4). Few of those over pension age said they would work again, but a third of the women under pension age (many of whom had not retired in the normal sense) said they would.

**Table 5.8.4 Whether think will ever do paid work again**

| | Men (retired) | | | Women (retired) | | |
|---|---|---|---|---|---|---|
| | All | under p. age | over p. age | All | under p. age | over p. age |
| | % | % | % | % | % | % |
| Yes (incl possibly) | 9 | 14 | 8 | 12 | 34 | 6 |
| No | 89 | 78 | 91 | 88 | 66 | 94 |
| Not answered | 2 | 8 | 0 | 0 | – | 0 |
| *(% base, interviews)* | *906* | *217* | *689* | *788* | *159* | *629* |
| Nat estimates (thous) | 1,730 | 280 | 1,450 | 2,200 | 450 | 1,750 |

Three in ten of the retired men under pension age gave the state of their health as the reason for not looking for paid work, and a quarter of the women said family and household commitments prevented them. About one in five of both men and women over pension age said there was no (suitable) work available, and the same proportion were fully occupied or too busy (Table A5.19).

Thirty-eight per cent of those who might seek work again said that the offer of more money might make them decide to do so. The minimum wage or salary mentioned by about 80 per cent of the relevant informants was between £10 and £40 per week, and the average amount was just under £30.

The work preferred was in 70 per cent of cases given in terms of a type of job or field of work, but eight per cent said they were prepared to do any job and six per cent said the job must not involve physical strain.

Most of those who might work again preferred part-time hours (Table A5.20). Nearly two thirds would like to work all the year round, although only eight per cent would prefer to work only six months. Fifty-six per cent would want to spend less than 20 minutes travelling from home to work, but 30 per cent said they were prepared to spend up to one hour.

*The effect of local unemployment*

The survey illustrated how the state of the local labour market, ie the availability of jobs, affects retirement behaviour. Informants who lived in areas of high unemployment were somewhat more likely to be retired than those in areas where unemployment was relatively low. Where the local registered unemployment rate was under four per cent, 46 per cent of the sample were retired. However, where unemployment was over 10 per cent at the time of the survey 56 per cent were retired.

*Elderly unemployed and workers compared*

There were only 117 interviews with unemployed persons, ie, those actively seeking work at the time of interview, and so the extent of statistical analysis of the replies of this small sample is severely limited. Nevertheless, it is possible to note some of the main differences between the samples of unemployed and workers, and this is done in Table 5.8.5.

**Table 5.8.5 Summary of main differences between employed and unemployed older workers (men 55–72, women 50–72)**

| | Workers | Unemployed |
|---|---|---|
| Percentage of men | 54 | 61 |
| Average age – men (years) | 61 | 63 |
| Average age – women (years) | 56 | 57 |
| **Work** | | |
| Proportion of skilled manual workers (%) | 29 | 9 |
| Average number of employers during working life | 5 | 8 |
| Did mainly the same kind of work during working life (%) | 60 | 50 |
| **Occupational pensions** | | |
| Receiving occupational pension from present or past employer (%) | 9 | 30 |
| Due to get pension from (present or) past employer (%) | 43 | 9 |
| **Retirement** | | |
| Would like to go on a pre-retirement course (at time of interview) (%) | 5 | 17 |
| Would like more information about retirement (%) | 35 | 45 |
| **Health** | | |
| Have illness or disability (%) | 26 | 39 |
| Self-assessed health good (%) | 78 | 60 |
| Registered disabled (%) | 3 | 13 |
| **Other characteristics** | | |
| Attended work-connected course since 40 (%) | 21 | 8 |
| Active in clubs, associations, etc (%) | 32 | 21 |
| Have time on hands very often (%) | 3 | 37 |

The sex and age distributions of workers and the unemployed are quite similar, and the minor differences shown in the table are not statistically significant. The other differences – none less than 10 per cent – are likely to be significant, though in some cases only marginally.

As compared with workers, the unemployed had had a more varied occupational history. They were more likely to be receiving an occupational pension, but less likely to be due to get one. They were keener to know more about retirement. As a group they were less healthy than workers, less likely to have attended a work-connected course since age 40, less likely to be active in clubs or associations, and more likely to have time on their hands.

**5.9 Summary**

About a third of older workers were in a job that was not the same as that which they had been doing for most of their working lives. Those who had changed were likely to have become non-manual, personal service or unskilled manual workers rather than skilled or semi-skilled manual workers. Six per cent wanted to change the work they did for their present employer, mostly to more skilled or non-manual work.

Full-time workers more often found their work a strain than part-time workers. Those over pension age less often felt strain than those under, probably because some of the latter who do find their job a strain take the opportunity of retiring at state pension age. More than a quarter of those who thought they would eventually have to give up their present job said they would try to get another job, and there was a strong preference for part-time hours. Only a third rated their chances of getting a suitable job as good.

About half the workers either planned to go on as long as their health allowed or had no intention of stopping work at all. Most of the other half thought they would have to give up at state pension age because of the policy of their employer. Full-time workers under pension age more often thought they would have to give up than did part-time workers. Just over a quarter of workers thought they would have problems – particularly money – if and when they retired. Nearly half of men workers under pension age, and a third of women, said they would like information about retirement. But older workers were less interested.

Nearly two in five workers under pension age were looking forward to retirement, but more had mixed feelings. Workers over pension age were less often

looking forward to retirement. Nearly all workers thought they would miss the money, but a high proportion – especially women – thought they would also miss the people at work. About a third thought they would find it difficult to settle down once they had retired.

Eight per cent of those interviewed as retired had looked for paid work after their last job ended. Most of the men who had retired under pension age who had looked for other jobs had sought full-time work, but other men and most of the women had mainly sought part-time work. Local jobs were preferred, and old age was the most frequent reason for being turned down.

Eleven per cent of the 'retired' thought they might seek work in the future – few of those over pension age but a third of the women under pension age. Over a third of those who might seek work again said more money might make them do so. There was most interest in part-time jobs.

The unemployed differed in some ways from the workers, but not in age and sex distribution. They had a more varied occupational history, were more likely to be receiving an occupational pension, and were keener to have information about retirement. They were less healthy than workers and generally less active.

# 6 Retirement and the state pension

This final chapter deals with a number of issues connected with the state retirement pension. First, the findings are reported on the extent of receiving the pension. Knowledge of pension increments and their possible effect on retirement behaviour are then considered, followed by a number of questions on the operation of the earnings rule limit on pensions. The chapter concludes with data on how far people would like to see a change in the present pensionable ages for men and women and on their likely economic behaviour if certain types of change were made.

### 6.1 Qualifying conditions for the state retirement pension

People who have paid their own National Insurance contributions can draw their pension under two conditions: (1) that they are over pension age, and (2) that they express the intention to 'retire'. The second condition means that they must plan normally to earn no more than a specified amount per week (£35 at the time of the survey) but they are not required to give up paid work altogether. (In order to qualify for a state retirement pension, a person must have reached pension age (65 for men and 60 for women) and be able to be regarded as 'retired'. Broadly speaking, a man under 70 and a woman under 65 can be treated as retired for pension purposes if they intend to work less than 12 hours a week or to earn less than a specified weekly amount. Men of 70 and over (65 and over for women) are treated as retired whatever their hours of work or earnings. A person over pension age who cannot be treated as retired does not qualify for retirement pension in the five years after pension age but will receive an addition to his eventual pension. At the time of the survey such pension increments were worth 6½ per cent for each additional year worked up to age 70 for men and 65 for women.)

Women who depend on their husbands' insurance (the vast majority of married women) get a pension when their husbands qualify, not necessarily on their own 60th birthdays. Anyone who is already drawing another National Insurance benefit, such as widow's pension or invalidity benefit, has a choice about whether to continue receiving that other benefit or to switch to retirement pension. Those entitled to a pension who have not yet claimed it are regarded as thereby deferring it, and will have earned increments when they eventually receive it. This will be at most five years after pensionable age.

### 6.2 Claiming the pension

People over minimum pensionable age do not necessarily receive a retirement pension. Table 6.2.1 shows informants over pension age by whether or not they have claimed the pension yet and, in the case of women without a pension, by various factors which may account for the pension not being received. It may be assumed that the six per cent of men over 65 without a pension were entitled to it but were deferring receipt of it.

Most of the deferrers worked full-time, and the majority of men over 65 working full-time were deferrers. The 30 per cent of male deferrers who were retired may be assumed to be invalidity pensioners.

Only 75 per cent of women (as against 94 per cent of men) had claimed their pension. However, it cannot be assumed that the remaining 25 per cent were deferring their pension. Five per cent were widows, who can be presumed to receive widow's pension rather than retirement pension. Eighteen per cent were married women whose husbands were under 65 or had not yet claimed their pension, which would account for the absence of a

**Table 6.2.1 Inferred pension status of informants over pension age**

| | Men (65–73) | | | Women (60–73) | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | All | With pension | Pension deferred | All | With pension | Without pension | | | |
| | | | | | | Widow | Husband no pension* | Single/ divorced | Other married |
| | % | % | % | % | % | % | % | % | % |
| Full-time work | 6 | 2 | 61 | 6 | 2 | 23 | 13 | 70 | 10 |
| Part-time work† | 16 | 17 | 8 | 21 | 16 | 45 | 36 | 15 | 5 |
| Unemployed | 3 | 3 | 1 | 0 | 0 | – | – | 8 | 20 |
| Retired | 75 | 78 | 30 | 73 | 82 | 32 | 51 | 8 | 65 |
| As % total own sex | 100 | 94 | 6 | 100 | 75 | 5 | 18 | 1 | 2 |
| *(% base, interviews)* | *1,282* | *1,157* | *125* | *1,098* | *756* | *56* | *230* | *25* | *29* |
| Nat estimates (thous) | 1,940 | 1,840 | 100 | 2,420 | 1,820 | 120 | 420 | 30 | 60 |

* *Sometimes referred to as 'waiting wives'*
† *Includes hours unknown*

pension for the wife unless she had her own insurance (which very few married women do). Only in the case of the one per cent of women informants who were without a pension, single or divorced and aged 60–64, would it be fair to assume that they were deferring their pension. There seem to be only a quarter the number of such cases as male deferrers, but they were even more likely to work full-time.

*Pension deferred*

There was a small minority of women who said they had not claimed a pension whose pension status was unclear. There was insufficient information to explain why they should have had no pension. Most of them were married, and some of them could have been deferring in addition to those previously identified, although few of them were working.

Because of the ambiguous pension status of many women informants, the rest of this section deals only with answers given by men.

The main reasons given by men for not claiming the pension were simply that they were still working or that there was no financial advantage to be gained (Table 6.2.2). One in five knew or thought that they could not claim because they were still working. (These three answers tend to overlap in meaning and so are bracketed together). Only nine per cent of men said they were postponing claiming their pensions specifically to get a bigger pension later on.

A similar proportion said in reply to a later question that the opportunity to earn a bigger pension was a reason why they decided not to retire at pension age. Of those who said this, only a quarter said it was their *main* reason, and the rest said that something else was more important in their decision.

**Table 6.2.2 Reason for not yet claiming pension**

| Reason | Men All† |
|---|---|
| | % |
| No financial advantage | 41 |
| Still working | 36 |
| Knew/thought couldn't claim | 20 |
| To get a bigger pension later | 9 |
| Not entitled/insufficient contributions | 1 |
| Other answers | 8 |
| Not answered | 1 |
| *(% base, interviews)** | *86* |
| Nat estimates (thous)* | 80 |

*† Only 8 per cent of the men not claiming their pension worked part-time, and so analysis by hours of work is not possible.*
** Those not claiming pension (estimates)*

Among the pensioners more part-time than full-time workers said they had not received their pension until two months or more after pension age: 16 per cent of men full-timers and 30 per cent of men part-timers. These late claimants were asked why they did not claim as soon as they could at pension age. Two in five said it was because they were still working, but one in five said it was to get a bigger pension later (Table 6.2.3).

Sixteen per cent of retired men had first received their pension two months or more after pension age. These late claimants gave similar reasons to workers for not claiming as soon as they could.

**Table 6.2.3 Reason for not claiming pension as soon as old enough**

| Reason | Men workers* | | | Men retired* |
|---|---|---|---|---|
| | All | Full-time | Part-time | All |
| | % | % | % | % |
| Still working | 42 | 29 | 45 | 42 |
| No financial advantage | 12 | 10 | 13 | 11 |
| Knew/thought couldn't claim | 9 | 19 | 7 | 16 |
| To get a bigger pension later | 20 | 16 | 23 | 20 |
| Receiving another type of state benefit | 8 | – | 8 | 3 |
| Other answers | 7 | 10 | 6 | 3 |
| Not answered | 7 | 23 | 4 | 5 |
| *(% base, interviews)* | *141* | *30* | *98* | *98* |
| Nat estimates (thous) | 120 | 20 | 90 | 200 |

** Who claimed 2+ months after eligible*

Nearly half of all workers, and just over half of the retired, had heard that some people who go on working after normal pension age and who do not draw their pension can earn a bigger pension later on. As expected, more of those over pension age had heard about this, but also more men than women (Table 6.2.4). Nevertheless, the numbers who appeared to be aware of the increment provision are low, despite the issue of leaflets to everyone becoming entitled to a pension.

**Table 6.2.4 Whether heard about pension increments**

| | Workers | | | | Retired | | | |
|---|---|---|---|---|---|---|---|---|
| | Men | | Women | | Men | | Women | |
| | under p. age | over p. age | under p. age | over p. age | under p. age | over p. age | under p. age | over p. age |
| | % | % | % | % | % | % | % | % |
| Yes | 55 | 75 | 31 | 47 | 47 | 71 | 43 | 51 |
| No | 45 | 25 | 69 | 52 | 53 | 29 | 56 | 49 |
| *(% base, interviews)* | *399* | *561* | *199* | *454* | *217* | *689* | *159* | *629* |
| Nat estimates (thous) | 2,350 | 440 | 1,730 | 640 | 280 | 1,450 | 450 | 1,750 |

### 6.3 Pensioners, work and the earnings rule

At the time of the survey, the earnings rule reduced pensions if earnings exceeded £35 per week, after allowance for certain work expenses. For the first £4 of earnings beyond that amount, 50p of pension was lost for every £1 of earnings. After that the pension was reduced pound for pound until extinguished. This rule applied only to pensioners up to five years over the minimum pension age. Widows were also largely exempted.

The majority of working pensioners in the survey worked only part-time and earned less than the £35 a week specified in the earnings rule. Two thirds of the working pensioners who were subject to the rule earned less than £20 a week. There was no evidence to suggest that pensioners' earnings were concentrated in the band

**Table 6.3.1 Knowledge of the earnings rule**

| | Workers | | | | Retired | | | | All under p. age | All under p. age |
|---|---|---|---|---|---|---|---|---|---|---|
| | Men | | Women | | Men | | Women | | | |
| | under p. age | over p. age | under p. age | over p. age | under p. age | over p. age | under p. age | over p. age | | |
| | % | % | % | % | % | % | % | % | % | % |
| Had not heard of earnings rule | 33 | 28 | 55 | 43 | 43 | 31 | 54 | 40 | 43 | 36 |
| Had heard of earnings rule but did not know point at which reduction of pension started* | 64 | 48 | 43 | 46 | 53 | 59 | 44 | 56 | 54 | 55 |
| Total without full knowledge of the rule | 97 | 76 | 98 | 89 | 96 | 90 | 98 | 96 | 97 | 91 |
| Total with full knowledge of the rule | 3 | 24 | 2 | 11 | 4 | 10 | 2 | 4 | 3 | 9 |
| *(% base, interviews)* | *399* | *561* | *199* | *454* | *217* | *689* | *159* | *629* | *974* | *2,333* |
| Nat estimates (thous) | 2,350 | 440 | 1,730 | 640 | 280 | 1,450 | 450 | 1,750 | 4,810 | 4,280 |

** Did not know or thought the rule took effect at an earnings level other than £35*

immediately below the earnings limit of £35. Only four per cent earned £35 or more.

*Knowledge of the rule*

All informants were asked whether they had heard anything about men under 70 and women under 65 having their pensions reduced if they earned more than a certain amount. If they answered yes they were asked if they knew how much people could earn before losing their pension. Although about 60 per cent said they had heard of the rule, only a small proportion of that 60 per cent knew that the limit was £35 (Table 6.3.1). The remainder did not know the limit or thought that the rule took effect before earnings reached £35. Working men over pension age were the best informed group – a quarter knew all about the rule. Those over pension age were slightly better informed than those under pension age and men were better informed than women. But in general the earnings rule was not well known.

Even among those subject to the earnings rule, only a minority knew how it operated (Table 6.3.2). This could be due to the fact that some of the group did not need to know. Those who are retired and do not want to work have no incentive to be fully informed. Deferrers may know that they cannot pass the retirement test and therefore do not find out about the earnings rule. But it is surprising that knowledge is so poor among the working pensioners. It could be because in some cases their earnings are too small ever to have affected their pensions. This hypothesis is supported by the finding that those who had full knowledge of the earnings rule earned more on average than those whose knowledge was inadequate (Table A6.1). However, further analyses suggested that working pensioners who did not correctly know the point at which the earnings rule applies tended to have earnings near the point at which they thought it started – and this was almost always below £35 (Table A6.2). Thus inaccurate knowledge of the earnings rule may itself have been a reason for lower earnings.

**Table 6.3.2 Knowledge of the earnings rule among those potentially affected by it***

| | Workers | |
|---|---|---|
| | Deferring | Pensioners |
| | % | % |
| Had not heard of earnings rule | 26 | 23 |
| Had heard of earnings rule but did not know point at which reduction of pension started† | 53 | 43 |
| Total without full knowledge of the rule | 79 | 66 |
| Total with full knowledge of the rule | 18 | 32 |
| *(% base, interviews)* | *160* | *410* |
| Nat estimates (thous) | 170 | 490 |

** Men 65–69, women 60–64, excluding widows and married non-pensioners*
*† Did not know or thought the rule took effect at an earnings level other than £35*

*Effect of the rule on pensions*

The earnings distribution of those subject to the earnings rule suggests that the number of pensioners having their pension reduced because of earnings is small. Indeed a DHSS enquiry in July 1977 showed that there were only about 5,000 retirement pensions reduced at that time because of earnings. The survey – which could reasonably be looked to for evidence on this point – provided no indication of any significant failure of pensioners to declare earnings.

Some working pensioners *thought* that they were losing part of their pension because they were working, although they were not in fact subject to the earnings rule. This could arise because their earnings affected their receipt of means tested benefits such as rent or rate rebate or supplementary benefit; they could have been confusing the earnings rule with income tax; or this may be a subject about which people tend to make mistakes, as well as being ill-informed.

*Effect of the rule on earnings*

It is thought that the rule may influence the earnings of pensioners (at least, of those who are well informed). Two methods were used to discover whether and how pensioners' earnings were affected by the rule. The first was to ask them how the rules affected them. The

second covered actual changes in behaviour after the earnings rule had been changed.

Informants were asked 'Are you now keeping down the amount you earn because you know your pension will be cut if you earn too much?' A third of working pensioners replied yes, but of these a third were not actually subject to the rule. Next, they were asked 'Would you try to increase your earnings if you were allowed to earn more without having your pension cut?' Three out of ten said yes, but just over a quarter of these were not subject to the earnings rule.

**Table 6.3.3 Replies to direct questions about the earnings rule, by knowledge of the rule***

| Keeping down earnings because of the rule? | % |
|---|---|
| Yes: Increase earnings if no rule? | |
| Yes: Incomplete knowledge | 19 |
| Full knowledge | 10 |
| No: Incomplete knowledge | 11 |
| Full knowledge | 5 |
| Total | 46 |
| No: Increase earnings if no rule? | |
| Yes: Incomplete knowledge | 6 |
| Full knowledge | 3 |
| No: Incomplete knowledge | 32 |
| Full knowledge | 14 |
| Total | 54 |
| *(% base, interviews)* | *410* |
| Nat estimates (thous) | 490 |

** Working pensioners: men 65–69, women 60–64, excluding widows*

Forty six per cent of those subject to the earnings rule claimed to be keeping down their earnings because of it; 38 per cent said they would try to increase their earnings in its absence (Table 6.3.3). But some of this 38 per cent had earlier denied that they were restricting their earnings because of the rule. Only 29 per cent of the sample said they were keeping down their earnings because of the rule *and* would try to increase their earnings in its absence. But the majority of these had either not heard of the rule or thought that took effect before earnings reached £35 a week. Thus only 10 per cent of those subject to the earnings rule felt that their earnings were restricted by the rule actually operating at that time.

These responses reveal considerable lack of knowledge and misunderstanding of the rule. Some think it affects them when it does not. Others think they are subject to a much more restrictive rule. So although it appears that only a few are deterred from increasing their earnings by the rule, the fact of its existence may be affecting the behaviour of many others.

Another question to pensioners was about the effect of the change in the earnings rule in April 1976. Although the earnings rule did not affect pensions if earnings were below £35 a week at the time of the survey, a year previously, in March 1976, the earnings rule took effect when earnings reached only £20. Those working at the time of the survey were asked about their employment status in March 1976. (Only some pensioners were subject to the earnings rule at both dates.) Although such retrospective information is suspect because of its reliance on memory, it was hoped to estimate how pensioners had adjusted their earnings in response to the marked relaxation of the rule.

The majority of working pensioners earned roughly the same in spring 1977 as they had done in spring 1976. Only about a quarter of the workers who had been working pensioners in March 1976 had increased their earnings by more than £1 a week during the year. More importantly, of those earning under £20 a week in March 1976, only five per cent had earnings above £20 a week in March 1977.

This suggests that in many cases the increase in earnings was not related to the change in the earnings rule. Virtually none (probably less than five per cent) of working pensioners who were subject to the earnings rule said that their earnings had risen because they could earn more without getting their pension reduced.

Little immediate impact of changes in the earnings rule on behaviour was detected. An effect, if any, may take a number of years to work through. Many informants still seemed to be under the impression that arrangements already and sometimes long out of date still obtained. Awareness of the rule is poor; awareness of changes in it is worse.

*Effect of the rule and the retirement test on the decision to work*

The retirement test is related to the earnings rule. A prospective pensioner must pass the test if he or she is within five years above the minimum state pension age in order to receive the pension. To pass the retirement test the prospective pensioner must not expect to earn more than the limit set by the earnings rule.

To assess the effect of this test, working pensioners were asked 'Did you *have* to reduce your earnings (or hours for the self-employed) in order to qualify for your pension?' A fifth said yes. More may have reduced their hours or earnings but did so because they wanted to and not because they had to. Also, these pensioners could have claimed their pension up to 13 years prior to the survey. As the earnings rule, and thus the retirement test, was very much stricter up to 1975 than it was in 1977, it is possible that those who claimed their pension some years ago were more likely to have had to alter their behaviour because of the retirement test than those who claim their pension now.

The retirement test may have forced some workers to leave the type of work they had been doing for most of their working lives. In fact only one worker interviewed gave such an answer: 'I couldn't do the work [I left] part-time and I only wanted to work part-time after I qualified for a pension. I was allowed to earn £9.50' (this was the earnings rule limit between September 1971 and July 1974).

Similarly, retired people could give the earnings rule as a reason for having left their main life work or their last job. But again only one informant – referring to his last

job – did so: 'Couldn't do the job as well as draw the pension'.

To find out if those who were not working would have worked in the absence of the earnings rule, those classified as retired were asked 'Thinking of the fact that your pension would be cut if you earned more than a certain amount, was that the main reason why you stopped work or did not look for work?' Some six per cent of retired pensioners answered yes. But at the time of interview just under half of those who answered yes were subject to the rule. Furthermore, the majority who gave this reply had first claimed their pension before 1975, when the earnings rule limit was much more stringent.

On all three questions – reasons for leaving main life work, for leaving last job and for not seeking work – it is clear that the earnings rule entered into the decisions made by only an extremely small proportion of those who could have been affected.

*Attitudes to the rule*

Large majorities of both workers and the retired thought that everybody should get the full pension when they reach 65 for a man and 60 for a woman, whether or not they continue earning (Table 6.3.4). But not all those who favoured the abolition of the rule were still in favour 'if it meant that everybody's pension had to be lower'. This idea was introduced to make it clear that the abolition of the rule would have a cost which may have to be met by a reduction in expenditure elsewhere.

**Table 6.3.4 'Do you think that everybody should get the full state pension whether or not they continue earning?'**

| | Workers | | | | Retired | | | |
|---|---|---|---|---|---|---|---|---|
| | Men | | Women | | Men | | Women | |
| | under p. age | over p. age | under p. age | over p. age | under p. age | over p. age | under p. age | over p. age |
| | % | % | % | % | % | % | % | % |
| Yes | 83 | 83 | 79 | 82 | 73 | 74 | 69 | 72 |
| Yes, even if pension cut | (35) | (29) | (36) | (24) | (26) | (24) | (33) | (22) |
| No | 13 | 11 | 15 | 9 | 20 | 21 | 13 | 16 |
| Don't know | 4 | 5 | 6 | 8 | 5 | 5 | 18 | 11 |
| Not answered | 1 | 0 | – | 0 | – | 0 | 0 | 0 |
| *(% base, interviews)* | *399* | *561* | *199* | *454* | *217* | *689* | *159* | *629* |
| Nat estimates (thous) | 2,350 | 440 | 1,730 | 640 | 280 | 1,450 | 450 | 1,750 |

## 6.4 Changing the state pension age

Table 6.4.1 shows opinions about a common pension age for men and women. About two thirds were in favour. Since men are treated less favourably under present arrangements, it might have been expected that they would be more likely to favour equal treatment. But exactly the same proportion, 23 per cent of men as of women, approved of different pension ages. A slightly higher proportion of men (73 per cent) were definitely in favour of equal treatment, more women being unable to make up their minds.

Replying to a subsidiary question, 48 per cent of all men and 42 per cent of all women were in favour of equalising pension ages even if it meant raising the age for women. Within each marital status group younger women were more likely to countenance raising their own pension age than women currently over 60.

The prospect of raising women's pension age thus appears to be more unpopular with women currently

**Table 6.4.1 'Should men and women get the pension at the same age?'**

| | Men | | | | |
|---|---|---|---|---|---|
| | All | Workers | | Retired | |
| | | under p. age | over p. age | under p. age | over p. age |
| | % | % | % | % | % |
| Same age | 73 | 76 | 68 | 78 | 68 |
| Same age even if women's pension age raised | (48) | (48) | (50) | (53) | (46) |
| Should be treated differently | 23 | 21 | 25 | 19 | 26 |
| Don't know | 4 | 4 | 7 | 3 | 6 |
| *(% base, interviews)* | *1,866* | *399* | *561* | *217* | *689* |
| Nat estimates (thous) | 4,520 | 2,350 | 440 | 280 | 1,450 |

| | Women | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | All | Married | | | | Not married | | | |
| | | Workers | | Retired | | Workers | | Retired | |
| | | under p. age | over p. age | under p. age | over p. age | under p. age | over p. age | under p. age | over p. age |
| | % | % | % | % | % | % | % | % | % |
| Same age | 67 | 72 | 70 | 64 | 67 | 81 | 62 | 55 | 57 |
| Same age even if women's pension age raised | (42) | (51) | (46) | (46) | (31) | (56) | (30) | (32) | (36) |
| Should be treated differently | 23 | 23 | 22 | 25 | 23 | 13 | 24 | 12 | 30 |
| Don't know | 9 | 5 | 7 | 12 | 10 | 6 | 15 | 32 | 13 |
| *(% base, interviews)* | *1,441* | *156* | *269* | *120* | *322* | *43* | *184* | *38* | *304* |
| Nat estimates (thous) | 4,570 | 1,320 | 400 | 350 | 900 | 410 | 240 | 100 | 850 |

receiving a pension than with those who would have to forgo it if the change were introduced. Among women under 60 the numbers supporting a higher pension age for themselves are just about equal to those either against or undecided.

*Men's reactions to a reduction in pension age*

To assess what might be the outcome of a reduction in pension age combined with the abolition of the earnings rule, men workers over 60 not receiving a pension were asked: 'If the state pension were available to you now, without any deduction because of your earnings, would you take it now, or wait to get a bigger pension later on? Their replies are shown in Table 6.4.2.

**Table 6.4.2 Reaction to state pension being available now, regardless of earnings**

| | Men workers without state pension aged | | | | | |
|---|---|---|---|---|---|---|
| | 60 and over | 60 | 61–2 | 63–4 | 60–4 | 65 and over |
| | % | % | % | % | % | % |
| Take it now | 36 | 47 | 29 | 35 | 35 | 53 |
| Wait for bigger pension | 52 | 45 | 56 | 57 | 54 | 32 |
| Don't know/not answered | 12 | 8 | 15 | 7 | 11 | 16 |
| *(% base, interviews)** | *302* | *46* | *65* | *66* | *177* | *125* |
| Nat estimates (thous)* | 1,180 | 280 | 390 | 390 | 1,080 | 100 |

**Men workers 60 and over not receiving pension*

A high proportion, over a half overall, said that they would not claim their pension immediately if it became available, even without an earnings rule. Those already over 65 currently deferring their pensions were somewhat more likely to want to claim (53 per cent) if the earnings rule were abolished for them, but still a third said they would wait for a bigger pension. This is somewhat surprising. As we have seen, two thirds of those who continued work up to pension age gave up working at that point. Also, few people who were currently deferring claiming their pension said that they were doing so in order to have a bigger pension later. But we must remember that spontaneously expressed intentions may not be borne out in practice, and job opportunities would affect the outcome.

Within the group under 65, age appears to make very little difference to interest in claiming the pension. Indeed, contrary to some expectations, the 60-year-olds were more inclined to say they would take the pension than those one to four years older than themselves.

As the wording of that question made clear, claiming a pension does not necessarily mean giving up work, especially if there is no earnings rule or retirement condition. Another question, about a possible changed pension age, assumed the current earnings rule would be in force. Working men aged 60–64 were asked:

| If men's pension age was 60 – | % |
|---|---|
| Would give up work altogether | 9 |
| Would keep earnings down to less than £35 p w and claim the pension | 18 |
| Would go on working as now and not take the pension for the present | 53 |
| Don't know | 7 |
| Those currently earning under £35 p w (not asked this question as they would be automatically entitled to pension under these rules) | 12 |
| (% base, interviews) | 180 |
| Nat estimates (thous) | 1,050 |

The specification of an earnings condition does not lead fewer people to say they would take the pension, but it does show that very few of the new pensioners would choose to give up work altogether. Most would want to carry on working part-time.

Retired men were also asked when they would have given up work had state pensionable age been 60. Those who had retired at or over 65 were, like the workers, not generally inclined to stop work before 65: 39 per cent said they would have stopped work before 65, 46 per cent at or after 65, and 15 per cent didn't know or answer. Among those who had already retired under 65 (42 per cent of all retired men in the sample) just over half said they would have given up work at 60 or before, and 60 was the most popular age. Among men in the affected age group, the idea of reducing men's pension age to 60 seems most likely to be welcomed by those who have already retired, or would expect to retire before 65 in any case.

*Women's reactions to a raise in pension age*

If a common pension age were to be achieved by raising the age for women rather than lowering it for men, it would be interesting to know how women might react. Questions about a hypothetical rise in women's pension age to 65 (which would be extremely unlikely to involve the confiscation of a pension already received) were put to both women workers and retired pensioners (Table 6.4.3).

**Table 6.4.3 'If women's pension age were 65 and you were not getting the pension, would you be...'**

| | Women workers 60–64 receiving pension | | Retired women 60–64 receiving pension |
|---|---|---|---|
| | % | | % |
| Earning more | 28 | Working full-time | 24 |
| Trying to earn more | 33 | Working part-time | 20 |
| Neither | 30 | Not working | 50 |
| Don't know/not answered | 10 | Don't know/not answered | 6 |
| *(% base, interviews)* | *110* | | *165* |
| Nat estimates (thous) | 140 | | 440 |

Roughly half the women pensioners said they would react to the pension not being available either by being at work, if they were already retired, or by earning or trying to earn more if they were at work.

Women workers under 60 were also asked what they might do if the pension age were raised. Again, roughly

half felt that this would change their work plans. Half said they would retire at 65 if that became pension age (only 16 per cent had previously expressed the intention to stop work at that age). Of the other answers the present pension age of 60 was the most common and was usually the age at which the women had planned to stop work anyway. Married women workers were less likely than others to contemplate changing their plans to working until 65, and are indeed less likely to be affected by the change if they depend on their husband's insurance.

The responses reported in this section can give only a very limited idea of what might actually happen if pension ages really were changed. No account has been taken of other relevant factors such as change in employers' policies or availability of occupational pensions.

**6.5 Summary**

Most part-time workers over pension age had claimed their state pension but many full-time workers had not. The main reasons for men not claiming the pension were connected with the fact that they were still working, but many women workers were waiting for their husband to retire.

Only about half of the workers and the retired claimed to have heard about pension increments, although knowledge was greater among those over pension age. Very few people gave the opportunity to earn a higher pension as a major factor in their decision to defer retirement. Twenty per cent of those who had deferred for a time but had subsequently retired said that increments had influenced their postponing retirement.

Knowledge of the earnings rule was very poor. Some pensioners thought that they were affected by it when they were not. Only 10 per cent of those subject to the rule felt that their earnings were restricted by it as it operated in March 1977. A further 19 per cent thought that they were affected by a less generous rule. Relaxation of the earnings rule in spring 1976 had little effect on the earnings of pensioners. The retirement test, which is related to the earnings rule, seemed to affect very few. Abolition of the earnings rule was popular, although less so after the possibility of lower pensions was mentioned.

About two thirds of workers and the retired thought that men and women should get the pension at the same age, but this was reduced to less than a half when the proviso was added that the pension age for women would need to be raised to pay for it.

About half of the women workers under 60 said they would work until 65 if the pension age were raised to 65. Of men workers aged 60–64, nine per cent said they would stop working completely if men's pension age were 60; over half said they would carry on working.

# Appendix 1 Reliability of the figures

As described in the section 'Random errors' of Appendix 2, the suggested method for estimating random errors (as opposed to systematic errors or biases) for this survey is as follows.

**Proportions**

Suppose we wish to know the reliability of a particular proportion p based on an unweighted sample size n. One commonly used method is to calculate the 95 per cent confidence interval about p, ie twice the random error of p, and using a design factor, DEFT, of 1.6, we estimate the

$$\text{random error of } p = 1.6\sqrt{\frac{p(1-p)}{n}} \qquad (1)$$

To take an example from Table 1.5.1 in the report, the figure of 55 per cent shown for men workers aged 55–59, based on a sub-sample of 399 men is subject to 95 per cent confidence limits of 55%±8%, ie 47% – 63%.

**Table A1 95 per cent confidence limits* of a proportion allowing for the sample design**

| Unweighted base, n | Percentages, p | | | | | | |
|---|---|---|---|---|---|---|---|
| | 2 | 5 | 10 | 15 | 20 | 30 | 50 |
| | 98 | 95 | 90 | 85 | 80 | 70 | 50 |
| 100 | 4 | 7 | 10 | 11 | 13 | 15 | 16 |
| 200 | 3 | 5 | 7 | 8 | 9 | 10 | 11 |
| 300 | 3 | 4 | 6 | 7 | 7 | 8 | 9 |
| 400 | 2 | 3 | 5 | 6 | 6 | 7 | 8 |
| 500 | 2 | 3 | 4 | 5 | 6 | 7 | 7 |
| 600 | 2 | 3 | 4 | 5 | 5 | 6 | 7 |
| 700 | 2 | 3 | 4 | 4 | 5 | 6 | 6 |
| 800 | 2 | 2 | 3 | 4 | 5 | 5 | 6 |
| 900 | 1 | 2 | 3 | 4 | 4 | 5 | 5 |
| 1,000 | 1 | 2 | 3 | 4 | 4 | 5 | 5 |
| 1,200 | 1 | 2 | 3 | 3 | 4 | 4 | 5 |
| 1,400 | 1 | 2 | 3 | 3 | 3 | 4 | 4 |
| 1,600 | 1 | 2 | 2 | 3 | 3 | 4 | 4 |

**The 95 per cent confidence limits of an estimate are the estimate plus or minus the percentage in the table.*

**Differences between proportions**

Suppose that the difference $d = P_1 - P_2$ between two proportions $P_1$ and $P_2$ is of interest, and that the unweighted sizes of the relevant sub-samples are $N_1$ and $N_2$. Theoretically the random error (re) of d is given by

$$re(d) = \sqrt{re(P_1)^2 + re(P_2)^2 - 2\,COV(P_1, P_2)} \qquad (2)$$

where COV stands for covariance. If we are willing to over-estimate this random error slightly then a relatively simple method of calculating it is to assume the covariance is zero and to calculate the other terms using the formula at (1) above.

Table A2 gives the minimum unweighted sample sizes required to enable the given differences to be statistically significant (at the 5 per cent level), ie so that it is possible to be reasonably sure that the difference reflects a real difference in the population and not just chance fluctuation.

**Table A2 Minimum sub-sample sizes for differences to be statistically significant**

| Difference d | The minimum of the two percentages $P_1$, $P_2$ | | | | |
|---|---|---|---|---|---|
| | 50% | 30% | 20% | 10% | 5% |
| 3% | 5,500 | 5,000 | 3,800 | 2,300 | 1,400 |
| 5% | 2,000 | 1,800 | 1,400 | 890 | 570 |
| 6% | 1,400 | 1,300 | 1,000 | 640 | 420 |
| 7% | 1,000 | 920 | 750 | 490 | 320 |
| 8% | 770 | 700 | 580 | 380 | 260 |
| 9% | 610 | 560 | 460 | 310 | 210 |
| 10% | 500 | 450 | 380 | 260 | 180 |
| 12% | 340 | 310 | 270 | 190 | 130 |
| 15% | 220 | 200 | 180 | 130 | 100 |

**The minimum of the two unweighted sub-sample sizes must be at least that given in the table for the differences to be statistically significant at the 5 per cent level.*

Given the actual unweighted sample sizes, it is not difficult to calculate the true errors using formula (2) above, and this table is only presented as an approximate guide.

**Table A3. 95 per cent confidence limits for grossed-up estimates, allowing for the sample design**

(thousands)

| Grossing factors for column – national estimate divided by unweighted base n (thousands) | Grossed up estimate, ie national estimate, e, times the relevant proportion p (thousands) | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | 100 | 200 | 300 | 400 | 500 | 1,000 | 1,500 | 2,000 |
| 1 | 30 | 50 | 60 | 60 | 70 | 100 | 120 | 140 |
| 2 | 50 | 60 | 80 | 90 | 100 | 140 | 180 | 200 |
| 5 | 70 | 100 | 120 | 140 | 160 | 230 | 280 | 320 |
| 10 | 100 | 140 | 180 | 200 | 230 | 320 | 390 | 450 |
| 20 | 140 | 200 | 250 | 290 | 320 | 450 | 550 | 640 |
| 30 | 180 | 250 | 300 | 350 | 390 | 550 | 680 | 780 |
| 40 | 200 | 290 | 350 | 400 | 450 | 640 | 780 | 910 |

**National estimates**

Similarly we may calculate the 95 per cent confidence interval for the grossed-up proportion p.e where p is the proportion of interest and e is the national estimate of the size of the sub-class. Since the sample used for this survey is a sub-sample of the very much larger postal sift the random error of p.e is only slightly over-estimated by the formula (where DEFT = 1.6),

$$\text{random error (p.e)} - 1.6 \times \frac{e}{n} \times \sqrt{np},$$

where n is the unweighted sample size

(a factor of $\sqrt{1-p}$ is ignored where P is the proportion that np forms of the total postal sift sample).

In particular if an interval around the national estimate, e, itself is required then the formula is

$$\text{random error (e)} = 1.6 \times \frac{e}{n} \times \sqrt{n}$$

The 95 per cent confidence interval is then calculated by taking plus or minus twice the random error.

Example: from Table 1.4.1

Proportion of retired women who are aged 64, $p = 0.20$
No. of interviews ie unweighted base, $n = 159$
National estimate (thousands) $e = 460$

Therefore $p.e = 92$ and $e/n = 2.9$

Referring to Table A2, we see that the 95 per cent confidence limit for this national estimate is likely to be between 460±50 and 460±70

More precisely, we have: $2 \times 1.6 \times \sqrt{p.e.\frac{e}{n}}$

$= 2 \times 1.6 \times \sqrt{92 \times 2.9} = 52$ (50 to the nearest 10 thousand)

So the 95 per cent confidence interval for the number of retired women aged 64 is in fact 460,000±50,000.

# Appendix 2 Technical sampling report

**Sample design**

The aims of the survey required interviews to be carried out with various age, sex and employment status groups among the older working and retired population. In particular, sufficient numbers of interviews had to be obtained with retired persons under state pension age and economically active persons over pension age.

The possibility of using DHSS sources (a combination of the insured population file and the pension record) to obtain the sample was considered, but had to be rejected for various reasons. It was decided to use a postal sift to obtain a minimum amount of necessary information from a large sample of households and to use this information to select for interview sub-samples with differential sampling fractions. In this way optimum numbers of interviews with representative samples of these sub-groups could be obtained.

**Target population**

The interview sample was to consist of men aged 55 to 72 and women aged 50 to 72 who were either economically active or who had done some paid work in the last 20 years provided they were aged 45 or over at the time. Men and women in these age groups were divided into two categories. The first category consists of those in employment plus those actively seeking work; the second category is referred to as 'retired'. The sample is made up of eight groups:

| | | |
|---|---|---|
| Men | aged 55–64 | economically active |
| | | retired |
| | aged 65–72 | economically active |
| | | retired |
| Women | aged 50–59 | economically active |
| | | retired |
| | aged 60–72 | economically active |
| | | retired |

**Size of postal sift**

The postal sift had to be large enough to identify sufficient numbers of certain sub-groups for interview. The approximate numbers in these sub-groups among the general population were known, and so it was possible to calculate the size of sift needed to identify certain numbers. For example, the following numbers of addresses would be needed to identify:

| | |
|---|---|
| 800 economically active men aged 65–72 | : 49,000 addresses |
| 250 retired men aged 55–64 | : 59,000 |
| 250 retired women aged 50–59 | : 62,000 |

On the basis of calculations such as these, it was decided to send postal questionnaires to approximately 60,000 addresses.

**Selection of sample**

One hundred and fifty Districts were selected with probability proportional to size and, within each, addresses were clustered in three wards, which were also selected with probability proportional to size. Four factors were used to stratify the frame from which Districts were sampled.

(1) **Region:** The following distribution of primary sampling units among the Regions is in proportion to population estimates:

| Region | Number of Districts selected |
|---|---|
| Northern | 9 |
| Yorks and Humberside | 14 |
| North West | 18 |
| East Midlands | 10 |
| West Midlands | 14 |
| East Anglia | 5 |
| GLC | 19 |
| South East (excluding GLC) | 27 |
| South West | 12 |
| Wales | 8 |
| Scotland | 14 |
| Great Britain | 150 |

(2) **Economic activity:** It was thought desirable to stratify the sample by a factor that would identify areas where old people were more likely to be employed. It was agreed that the percentage of persons employed in mining and manufacturing could serve as an approximate stratifier.

(3) **Status:** The variable used to measure the economic status of each District was the percentage of domestically rated units in that area with a rateable value greater than £400.

(4) **Age structure:** Districts were ranked according to the proportion of their population aged 65 or over.

Although Districts and wards were selected by OPCS, the sampling of addresses from the Electoral Register and subsequent postal stages were carried out by Marplan and Dataplan under contract to OPCS. Following normal procedures each address in the sample was given an equal probability of selection by (i) choosing approximately equal numbers from each ward and (ii) using the 'firsting' procedure so than an address is included only if the selected elector was the first one at the address. The final selected sample was 62,200 addresses.

**Postal sift procedure**

On Tuesday 26 October 1976 a form, explanatory letter and return envelope were sent to each selected address. Non-responders were sent a reminder letter two weeks later on Thursday 11 November, and a further reminder with a complete set of the original documents was sent to all those who had still not responded, on Thursday 2 December. The form included questions in respect of each member of the household aged 16 or over on age, sex and employment status.

**Postal response rate**

The number of forms which were returned with usable information is shown below:

| Region | No of forms mailed | No of forms returned | Percentage responding |
|---|---|---|---|
| Northern | 3,669 | 2,614 | 71.2 |
| Yorks and Humberside | 5,943 | 4,430 | 74.5 |
| North West | 7,552 | 5,246 | 69.5 |
| East Midlands | 4,257 | 2,845 | 66.8 |
| West Midlands | 5,706 | 3,981 | 69.8 |
| East Anglia | 2,101 | 1,576 | 75.0 |
| GLC | 7,774 | 4,505 | 58.0 |
| South East (excluding GLC) | 11,005 | 6,985 | 63.5 |
| South West | 5,031 | 3,152 | 62.7 |
| Wales | 3,164 | 2,300 | 72.7 |
| Scotland | 6,005 | 3,838 | 63.9 |
| TOTAL | 62,207 | 41,472 | 66.7 |

The overall response rate of 67 per cent was significantly lower than the 75 per cent predicted from a small pilot survey which had previously been carried out. This can be explained by a combination of factors, which included:

(a) Address errors: almost 1,000 of the original mailing, 850 of the first reminders, and 640 of the second reminders were returned by the Post Office as having incorrect addresses. More were doubtless not delivered for the same reason.

(b) Random error: the pilot was only large enough to predict that the response would probably be between 72 and 79 per cent.

(c) Adverse publicity: a small proportion (13) of recipients of the postal documents had complained to their MPs about the survey, and as a result there was adverse publicity about it on the radio and in the local and national press.

**Validation of the postal response**

Because of the low response rate, attempts were made to check whether there was bias in the postal response. An estimate of the age and sex distribution of the respondents to the postal was made from a sample of 1 in 8 of the postal returns. This distribution was compared with the mid 1977 population estimates.

The results showed that the respondents to the postal contained a greater proportion of old people than the population, and consequently a lower proportion of young people. This suggests that response was higher among the older groups.

However, a comparison of the age groups 50–72 for women and 55–72 for men with the corresponding population figures showed a close agreement in the age and sex distributions. So, as far as these factors are concerned the sample is representative of the older population.

**Calculation of sub-sample sizes**

The sample selected from the postal for interview had to be such that each of the eight sub-samples was large enough to enable analysis of the results to be carried out in the required detail. Any sub-sample larger than the minimum necessary to meet these analytical purposes would have been wasteful of both money and time. The eventual sub-sample sizes were arrived at by a compromise between what were thought to be sizes large enough for detailed analysis of the results and the requirement to keep the total sample size to a minimum. The following were the sizes of the sub-samples selected for interview:

| | | Identified from postal | Sample fraction | Selected sample | Weight |
|---|---|---|---|---|---|
| Men | | | | | |
| 55–64 | retired | 509 | 1/2 | 257 | 2 |
| | doubtful* | 142 | 1/2 | 69 | 2 |
| | econ. active | 6,039 | 1/14 | 433 | 14 |
| 65–72 | retired | 3,059 | 1/5 | 613 | 5 |
| | doubtful* | 388 | 1/5 | 83 | 5 |
| | econ. active | 879 | 4/5 | 724 | 1.25 |
| Women | | | | | |
| 50–59 | retired | 879 | 1/4 | 215 | 4 |
| | doubtful* | 618 | 1/20 | 34 | 20 |
| | econ. active | 4,442 | 1/20 | 219 | 20 |
| 60–72 | retired | 3,224 | 1/5 | 640 | 5 |
| | doubtful* | 2,115 | 1/20 | 110 | 20 |
| | econ. active | 1,430 | 2/5 | 568 | 2.5 |
| | | | | 3,965 | |

**Economic status could not be established from postal returns.*

The *selected* interview sample sizes are not the same as the *achieved* interview sample sizes. In addition to losses resulting from refusals, non-response, etc (see below) some people sampled in one category were found at the interview to belong to another category.

**The interview response rate**

Fieldwork took place between 15 February and 7 April 1977. A preliminary schedule was used to identify whether sampled persons were eligible to be interviewed as workers, unemployed or retired, or whether they were ineligible. The following numbers of interviews were successfully completed:

| | | Total | Workers | Unemployed | Retired |
|---|---|---|---|---|---|
| Men | 55–64 | 660 | 399 | 44 | 217 |
| | 65–73 | 1,282 | 561 | 32 | 689 |
| Women | 50–59 | 384 | 199 | 26 | 159 |
| | 60–73 | 1,098 | 454 | 15 | 629 |
| TOTAL | | 3,424 | 1,613 | 117 | 1,694 |

A small number of informants who were 72 at the time of the postal became 73 before interview and were included in the analysis.

Because of the 'doubtful' category at the postal stage (see above), it is not possible to determine a response rate for each of the above sub-samples. However, the categories of response and non-response based on the whole sample were as follows:

| | | No. | % |
|---|---|---|---|
| Selected sample | | 3,965 | |
| Found to be ineligible | : died | 36 | |
| | : others | 145 | |
| Eligible sample | | 3,784 | 100.0 |
| Fully interviewed | | 3,424 | 90.5 |
| Refused | | 232 | 6.1 |
| Non-contacts | | 128 | 3.4 |

The total number of persons interviewed represents approximately 60 per cent of the target population who were living in addresses on the 1976 Electoral Register. In 337 cases two interviews took place in the same household, but there was only one case of three interviews in the same household.

**Weighting and grossing-up**

As noted above, in order to identify sufficient numbers of certain sub-groups economically, different sampling fractions were used. This results in varying probabilities of selection for each element in the sample, and has to be allowed for when extracting percentages from the raw data. To compensate for varying probabilities, each element is multiplied by the inverse of the appropriate sampling fraction.

It should be noted that when a person was sampled as belonging to one sub-group, eg, economically active men 55–64, but was found when interviewed to belong to another sub-group, eg, retired men 55–64, the relevant data retain the weight of the sub-group in which the person was originally selected.

At the request of the client departments, a grossing up procedure was devised for estimating national totals of the number of people with certain attitudes or characteristics.

The formula used for this grossing up is in three parts:

$$\frac{\text{total men 55–72 plus women 50–72 in mid 1977 population}}{\text{total in the same age groups in the postal sample}} \times \frac{1}{\text{field response rate*}} \times \frac{1}{\text{sampling fraction used for the postal*}}$$

**For actual values of weights employed for various sub-groups, see the table in the section 'Calculation of sub-sample sizes'.*

The mid 1977 population was obtained from OPCS population estimates, from which a proportion was deducted to allow for the institutional population which was not covered by this survey.

For example the grossing up factor for women under pension age who were retired was

$$\frac{11779600}{27408} \times \frac{1}{0.905} \times 4$$

Whereas that for men over pension age who are economically active was

$$\frac{11779600}{27408} \times \frac{1}{0.905} \times \frac{5}{4}$$

This grossing up was carried out in two stages. First, each individual was reweighted by the inverse of the postal sampling fraction, and the resulting sample totals of the three groups (workers, retired and unemployed) were adjusted to be approximately equal to the number of interviews carried out with each group, ie, 1,613, 1,694 and 117 respectively. The second stage was to gross up from these numbers to the national estimates, using the factors of 3209, 2328 and 2878 respectively.

The national estimates arrived at by this method should be treated as only rough approximations since they are subject to a number of sources of error, notably the assumption that the non-respondents had similar characteristics to the 60 per cent of informants (ie 66.7% postal response × 90.5% field response).

As a check on both the representativeness of the sample and on this grossing up procedure we compared the results for major groups (eg men retired 55–72, women workers 65–72 etc) with various data sources, particularly the 1977 Labour Force Survey.

Where the definitions used for the other sources of data were the same as the Retirement survey, the national estimates of both agreed fairly closely. But for a number of groups there were no comparable data because of differences in definition. For example, the Retirement survey only classified people as retired if they had worked since the age of 45, whereas the Labour Force survey asked people to classify themselves as they thought appropriate. We believe that the reason why the LFS obtained, for example, more retired women over pension age than the Retirement survey is that such women will tend to classify themselves as retired (rather than as housewife or 'other') whether or not they have worked since they were 45, particularly if they are drawing a retirement pension.

The results of the comparisons that *were* possible showed that the national estimates derived from the Retirement survey were in line with other available sources.

**Random errors**

*Background* The method used for calculating the random error in the survey estimates was basically that described by L Kish and I Hess in their paper 'On variances of ratios and their differences in multi-stage samples' (*Journal of the American Statistical Association,* 1959, 54, pp 416–446). The formula used here was the one for systematic selections but with a modification for stratification by region, so that the variance was calculated separately for each region and then summed over regions.

The estimates derived by this method will be estimates of the total random error in the survey, including, for

instance, any interviewer variance and random errors in the answers given by informants, as well as sampling errors. (It is impossible to estimate from one survey the size of any non-random or systematic errors such as any biases introduced by interviewers or biases due to non-response).

It would be possible to estimate the random error for every survey estimate but it would be difficult to present all of them and costly to produce them. The usual solution is to calculate a *design factor, DEFT* which can then be used by a reader wishing to estimate the true error in a proportion p as follows. First he must calculate the simple random error of the proportion by using the well-known formula $\sqrt{\frac{p(1-p)}{n}}$ where n is the sample size for the sub-class of interest, and then this must be multiplied by DEFT. Therefore the DEFT must be calculated in the first place using the formula

$$\text{DEFT} = \frac{\text{true random error}}{\text{simple random error}}$$

DEFTS were calculated for a number of variables and sub-classes for both the retired and workers' samples. The range of DEFTS was large, being from 0.81 to 1.73. A large part of this variation will be due to random error in the estimates of the DEFTS themselves and some of it may be due to the different variables, but no distinct pattern was apparent from the data. Therefore, as a simple rule, we would advise using the conservative DEFT of 1.6 for all variables and subclass sizes.

In order to compare two proportions for a statistically significant difference, a reliable guide is to take the variance of the difference as being the sum of the variances of the two proportions, ignoring any correlation between them. Thus one would estimate the true random error of the difference, $p_1$-$p_2$, between two proportions $p_1$ and $p_2$ based on unweighted sample sizes $n_1$ and $n_2$ respectively by

$$\text{true random error of } p_1 - p_2$$
$$= \text{DEFT} \times \sqrt{\frac{p_1(1-p_1)}{n_1} + \frac{p_2(1-p_2)}{n_2}}$$

In Appendix 1 of this report we have summarised the procedures to be followed in estimating true random errors and also we have provided look-up tables as a simple aid.

Those who would like more details about the random errors for certain estimates or more information on the method of calculation of the errors and the assumptions made should contact Sampling Branch of OPCS.

# Appendix 3 Designing a survey of retirement

This report describes the second major survey of the process of retirement to be carried out in Britain. The first was conducted in 1953 and was published the following year (*Reasons given for retiring or continuing at work*, HMSO 1954). This appendix compares the two surveys and will, it is hoped, assist the designers of any future retirement surveys.

**Aims**

The aims of the two surveys were apparently the same. The 1953 survey was 'to ascertain the factors influencing the decision to retire or to stay on at work'. In 1977 the aim was 'to find out what influences people to retire before, at or after pension age or what makes them go on working'. However, each survey used a different definition of retirement. In the early survey, retirement was defined as qualifying for the National Insurance Retirement Pension. In the later survey, retirement meant being economically inactive. Although claiming the pension and becoming economically inactive are simultaneous events for many, they do not necessarily coincide because it is not necessary to become economically inactive to claim the NI pension (although the amount of work pensioners can do is limited by the NI rules for the five years after reaching minimum pension age). But people can give up work at any time.

When these different definitions of retirement are inserted into the stated aims of the surveys, much of the similarity is lost. The 1953 survey was 'to ascertain the factors influencing the decision whether to claim the pension or not' and the aim of the 1977 survey becomes 'to find out what influences people to stop work before, at or after pension age or to continue working'. Not surprisingly, therefore, although both were surveys of retirement, they were in fact very different surveys. The 1977 survey was much broader.

**Samples**

For the 1953 survey the DHSS procedure for establishing the right to a retirement pension was used to select the sample of people approaching minimum pension age and of people up to five years older who claimed their pension for the first time. To avoid delay in paying pensions the DHSS tries to establish entitlement before they become payable. Consequently, the local offices contact nearly all insured people approaching minimum pension age. They also come into contact with those who claim later. The sample comprised every person for whom the right to a pension was established subject to retirement (for NI purposes), or to whom a pension was awarded, during a period of four weeks. This method produced a sample of 29,000 people.

Because the aims of the 1977 survey were broader, the sample produced by the 1953 method was not suitable.

i. Interest now focused on the *process* of retirement in the sense of movement from paid work to economic inactivity. This process may take place in a day – a man may leave the job he has done for most of his life and never work again. Or it may take many years and follow a complicated path through unemployment, sickness, or progressively less demanding jobs. For some, the process will start before the minimum pension age and for a few of these, the early retired, the process will be completed before reaching the minimum pension age. Information on the experience of people before pension age was therefore needed. The 1953 sampling frame only provided people of pension age, and although it is possible to question people about their past experience this is less satisfactory than questioning people who are under pension age at the time of the interview. It was therefore decided that the 1977 survey should cover those below pension age as well as those above. To obtain such a sample would have necessitated combining two separate files from NI records. This would have created technical problems.

ii. The process of retirement may continue beyond minimum pension age. People over pension age commonly work part-time while receiving their pension. The 1953 sampling frame could not identify these part-time working pensioners because the NI records do not include information about work after the retirement pension is issued, except for the very small number who lose pension because of their earnings.

iii. By definition, anyone who has done some paid work can retire in the sense of stopping work. But not everyone who stops work is eligible for a pension. Married women who have opted to pay reduced NI contributions are not entitled to pensions in their own right. They can become eligible for a pension only when their husbands qualify. The 1953 survey excluded such women, and although it would be possible to include them in a 1953 type survey, the resulting information would be difficult to interpret. For example, a married woman not entitled to a pension on her own contributions may be forced by her employer to give up work at 60 but not be entitled to claim a pension until some years later when her husband receives his pension.

In addition to these disadvantages associated with the 1953 sampling method, there were some technical reasons why the National Insurance records were an

unsuitable sampling frame. Interviews for the 1977 survey were to be conducted by OPCS staff, whereas those for the 1953 survey had been undertaken by DHSS local office staff. Although there was no need to cluster the sample geographically in 1953, this was essential in 1977 to keep down costs. Such clustering was not possible from the NI records. The exercise would in any case be hampered by the fact that a significant proportion of the addresses were likely to have been out of date if the NI records were the basis for selecting people other than those who had recently been contacted for purposes of ascertaining pension rights.

It was decided that the 1977 sample should include people aged from up to 10 years below pension age (55 for men, 50 for women) to age 72. Those who had not worked since age 45 (or in the last 20 years) were excluded on the grounds that 'retirement' was not applicable. Economic activity rates change markedly within the age band 50/55–72. Most of those under pension age, especially men, are economically active, while after pension age an increasing majority are economically inactive. Thus those who stop work before pension age and those who continue to work beyond pension age are minorities. However, these minorities were of considerable interest, and in order to interview sufficiently large numbers of them it was decided that such people would be differentially sampled. It was therefore necessary to use a sampling frame which identified people by their age, economic status and address.

A postal sift of the electoral register was the method chosen to provide such a sampling frame (details in Appendix 2). Briefly, the procedure was to send a simple questionnaire to about 60,000 geographically clustered addresses. Sixty-seven per cent of the forms were returned with usable information. A sample of nearly 4,000 was selected, but because some were found to be ineligible while others refused to be interviewed or could not be contacted, a sample of 3,500 was eventually achieved. With response attenuation at both the postal sift and interview stages, the response rate was rather low at 60 per cent.

Thus although the 1977 survey was designed to cover a much wider range of topics, it was based on a much smaller sample than the more narrowly focused 1953 survey—3,500 interviews compared to 29,000.

**Results and interpretation**

The results of both surveys require careful interpretation. In the 1953 sample, those who did not take up their pension until after minimum pension age were over-represented. This was because they were included when the right to a retirement pension was established at minimum pension age and the same type of person was also sampled later when the pension was eventually awarded. Also, married women were virtually excluded from the sample.

The 1977 survey also excluded many married women (because they had not worked since age 45) but not as many as the 1953 survey. Thus although the survey covered an almost representative sample of men in the age group, the sample of women was confined to those with relatively recent work experience.

Data on the age of retirement require particularly careful interpretation. For example, the 1977 survey found that about 40 per cent of all the men and half of all the women interviewed as retired (ie, neither working nor seeking work) had given up work before the minimum pension age. But this does not mean that 40 per cent of all male retirements and 50 per cent of female retirements are currently taking place before the minimum pension age. This is because people cannot retire at an age they have not yet reached. Any of the men interviewed could have stopped work at 55, for example, but only the few 72 year olds could have stopped at 72. Thus more people who retired early were interviewed than people who retired later.

This arose because the 1977 survey took a sample of people at various stages in the retirement process. In contrast, the 1953 survey took a sample of 'retirements' occurring at a point in time. Both approaches are subject to the complications caused by mortality. This affected the 1953 survey in that some people did not survive to claim their pension and the 1977 survey in that some people died before they could be interviewed.

In theory, it is possible to reweight a sample of people, like the 1977 survey, to produce a sample of retirements. But in practice this is not possible because of the complications caused by mortality. To convert a sample of people into a sample of retirements, it would be necessary to correct for the fact that those who retire early are probably more likely to die than those who retire later—since early retirement is often the result of ill-health. But no one knows what the correction factor should be.

A further complication to take into account in any attempt to estimate the distribution of ages at retirement based on the 1977 survey results is that possible retirements among the following groups were excluded:

(a) those who stopped work more than 20 years ago
(b) those who stopped work before age 45
(c) men aged under 55
(d) women aged under 50
(e) men and women over 72.

**Lessons for the future**

Both the retirement surveys were attempts to use cross sectional analysis to study a process that can extend over many years. The designers of both surveys had to choose a definition of retirement. In 1953 'retirement' was defined as taking the NI retirement pension. In 1977 'retirement' was stopping work. With either definition, 'retirement' could be cancelled in the future by giving up the pension or returning to work. Also the 1977 survey may not have counted as retired some people who in fact were, such as those who were unemployed and destined not to work again.

A study of the retirement process seems to be a good candidate for a longitudinal survey. It could avoid some of the problems involved in defining retirement as well as overcoming the problem of mortality. It would also then be possible to see what proportion had 'retired' in some sense at various ages.

But a longitudinal survey has two serious drawbacks. Firstly, the results would not be available until many years, perhaps 10 or more, after the survey had been set up. Secondly, it would be considerably more expensive than a cross section survey. As well as the costs of interviewing each informant a number of times (including the cost of tracing informants for subsequent interviews), a very large initial sample would be needed to ensure that minority groups would be adequately covered and to allow for the inevitable reduction in sample size over time from death and loss of contact. Also, a large sample would be needed to separate out the effects of ageing, the influences associated with the cohort, and those associated with each period of time. Constraints on both money and time are likely to make the use of a cross section study essential.

One possible solution would be to repeat cross section studies at intervals. The samples could be stratified to ensure adequate coverage of minority groups such as the early retired and the workers over pension age. Each survey would produce useful data in its own right but would also contribute to building up a picture of retirement patterns. It would be possible to study the effects of ageing. The effects of time and the differences between cohorts would become evident eventually as sets of data were accumulated.

The retirement process is very complicated. The 1953 survey took a very limited view. The 1977 survey was more ambitious. Any future survey should, we hope, benefit from the experiences of these forerunners.

# Appendix 4 Tables

**Table A1.1 Age at which last worked for pay**

| Age | Men | | | Women | | |
|---|---|---|---|---|---|---|
| | All | Under p. age | Over p. age | All | Under p. age | Over p. age |
| | % | % | % | % | % | % |
| Under 56 | 6 | 24 | 3 | 26 | 73 | 15 |
| 56 | 3 | 8 | 1 | 4 | 10 | 3 |
| 57–59 | 5 | 22 | 2 | 18 | 14 | 19 |
| 60 | 5 | 7 | 4 | 17 | – | 22 |
| 61 | 4 | 12 | 3 | 6 | – | 7 |
| 62 | 5 | 14 | 3 | 5 | – | 6 |
| 63 | 7 | 11 | 6 | 6 | – | 7 |
| 64 | 10 | 0* | 12 | 2 | – | 2 |
| 65 | 38 | – | 46 | 4 | – | 5 |
| 66 | 3 | – | 4 | 2 | – | 3 |
| 67 | 5 | – | 6 | 2 | – | 2 |
| 68 | 3 | – | 3 | 2 | – | 2 |
| 69 | 3 | – | 3 | 2 | – | 3 |
| 70–73 | 3 | – | 4 | 1 | – | 1 |
| Don't know/not answered | 1 | – | 1 | 3 | 2 | 4 |
| *(% base, interviews)* | *906* | *217* | *689* | *788* | *159* | *629* |
| Nat estimates (thous) | 1,730 | 280 | 1,450 | 2,200 | 450 | 1,750 |

**This figure is not reliable because some men sampled as under pension age had become 65 when interviewed.*

**Table A2.1 Whether would like to go on a (another) pre-retirement course now or in the future**

| | Men | | | | | Women | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | All | Under p. age | | Over p. age | | All | Under p. age | | Over p. age | |
| | | full-time | part-time | full-time | part-time | | full-time | part-time | full-time | part-time |
| | % | % | % | % | % | % | % | % | % | % |
| Yes, now | 4 | 4 | | 4 | 3 | 5 | 5 | 6 | 5 | 3 |
| Yes, in the future | 28 | 33 | | 7 | 10 | 24 | 35 | 25 | 14 | 7 |
| No | 63 | 57 | | 83 | 85 | 68 | 59 | 66 | 75 | 86 |
| Don't know/not answered | 5 | 6 | | 6 | 2 | 3 | 1 | 3 | 6 | 4 |
| *(% base, interviews)* | *960* | *362* | *17* | *163* | *343* | *653* | *82* | *108* | *109* | *314* |
| Nat estimates (thous) | 2,790 | 2,140 | 80 | 110 | 290 | 2,370 | 740 | 920 | 130 | 460 |

**Table A2.2 Whether would like to have gone on a pre-retirement course**

| | Men | | | | Women | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | All | Retired when: | | | All | Retired when: | | | |
| | | Under p. age | Over p. age | | | Under p. age | | Over p. age | |
| | | full-time | full-time | part-time | | full-time | part-time | full-time | part-time |
| | % | % | % | % | % | % | % | % | % |
| Yes | 16 | 16 | 18 | 15 | 12 | 21 | 6 | 12 | 11 |
| No | 73 | 75 | 70 | 75 | 79 | 72 | 83 | 79 | 80 |
| Don't know/not answered | 11 | 9 | 12 | 10 | 9 | 7 | 11 | 9 | 9 |
| *(% base, interviews)** | *871* | *351* | *366* | *76* | *779* | *168* | *185* | *150* | *216* |
| Nat estimates (thous)* | 1,690 | 690 | 700 | 190 | 2,190 | 470 | 520 | 430 | 600 |

**Not attended pre-retirement course*

**Table A2.3 Preference for complete or gradual retirement among those who had left their main life work**

| | After full-time main life work | | After part-time main life work |
|---|---|---|---|
| | left full-time job | left part-time job | left part-time job |
| | % | % | % |
| Complete | 46 | 29 | 27 |
| Gradual | 49 | 69 | 61 |
| Don't know | 5 | 2 | 12 |
| *(% base, interviews)* | *234* | *180* | *39* |
| Nat estimates (thous) | 540 | 420 | 90 |

**Table A2.4 Mobility after leaving main life work**

| Moved home within 1 year | Men | | | | | Women | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | All | Under p. age | | Over p. age | | All | Under p. age | | Over p. age | |
| | | full-time | part-time | full-time | part-time | | full-time | part-time | full-time | part-time |
| | % | % | | % | % | % | | % | % | % |
| Yes | 19 | 21 | | 13 | 14 | 28 | | 33 | 29 | 28 |
| No | 81 | 79 | | 87 | 86 | 72 | | 67 | 71 | 72 |
| *(% base, interviews)** | *412* | *111* | *11* | *57* | *212* | *205* | *15* | *42* | *26* | *111* |
| Nat estimates (thous)* | 980 | 650 | 50 | 40 | 190 | 740 | 130 | 360 | 30 | 180 |

**Present job different from main life work.*

**Table A2.5 Mobility after leaving last job**

| Moved home within 1 year | Retired when under pension age | | | | Retired | | | |
|---|---|---|---|---|---|---|---|---|
| | Now under p. age | | Now over p. age | | At pension age | | Over pension age | |
| | Men | Women | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % | % | % |
| Yes | 17 | 26 | 16 | 20 | 12 | 15 | 8 | 12 |
| No | 83 | 74 | 84 | 80 | 88 | 85 | 92 | 88 |
| *(% base, interviews)* | *215* | *155* | *220* | *210* | *311* | *142* | *153* | *256* |
| Nat estimates (thous) | 280 | 450 | 480 | 650 | 670 | 380 | 290 | 650 |

**Table A2.6 Mobility within and between types of environment**

| Moved from: | Total | Moved to | | |
|---|---|---|---|---|
| | | Big city/town | The country | The seaside |
| | % | % | % | % |
| Big city/inland town | 68 | 71 | 64 | 71 |
| The country | 19 | 11 | 32 | 13 |
| The seaside | 10 | 18 | 2 | 12 |
| Don't know | 2 | – | 2 | 4 |
| *(% base, interviews)** | *262* | *127* | *67* | *66* |
| Nat estimates (thous)* | 340 | 110 | 120 | 110 |

**Moved after last job ended*

**Table A2.7 Main reason for continuing to work after pension age**

| Reason | Men | | | Women | | |
|---|---|---|---|---|---|---|
| | All | Full-time | Part-time | All | Full-time | Part-time |
| | % | % | % | % | % | % |
| Need the money | 42 | 37 | 46 | 40 | 38 | 40 |
| Like the work | 17 | 20 | 12 | 21 | 21 | 22 |
| Would be bored otherwise | 21 | 21 | 22 | 13 | 15 | 14 |
| Spouse not retired | 1 | 1 | 0 | 7 | 7 | 7 |
| Was asked to stay on by employer | 3 | 5 | 3 | 2 | 2 | 2 |
| Other reasons | 8 | 9 | 7 | 6 | 10 | 5 |
| Not answered | 9 | 7 | 10 | 11 | 8 | 11 |
| *(% base, interviews)* | *561* | *163* | *343* | *454* | *109* | *314* |
| Nat estimates (thous)* | 440 | 110 | 290 | 640 | 130 | 460 |

**Table A3.1 Type of illness or disability**

| Illness or disability | Workers under pension age | | Retired when under pension age | | | |
|---|---|---|---|---|---|---|
| | | | Now under p. age | | Now over p. age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Cardiac trouble | 23 | 11 | 36 | 18 | 23 | 31 |
| Pulmonary conditions | 22 | 11 | 22 | 19 | 34 | 7 |
| Arthritis/rheumatism | 11 | 27 | 24 | 22 | 12 | 37 |
| Circulatory trouble | 8 | 8 | 3 | 5 | 5 | 4 |
| Accidents | 7 | 5 | 2 | 1 | 3 | 3 |
| Blindness/failing sight | 4 | 5 | 5 | 2 | 9 | 6 |
| Strokes/all paralyses | 3 | 3 | 6 | 5 | 6 | 1 |
| Nerves | 1 | 3 | 5 | 15 | 2 | 9 |
| Old age | – | 3 | 1 | – | 1 | – |
| Other specific illnesses | 32 | 25 | 32 | 30 | 27 | 26 |
| Other vaguely-described illnesses | 10 | 8 | 7 | 11 | 8 | 9 |
| *(% base, interviews)** | *106* | *39* | *163* | *78* | *155* | *210* |
| (Nat estimates (thous)* | 660 | 360 | 210 | 240 | 320 | 390 |

**Those with illness or disability*

**Table A3.2 Whether sick and unable to work in the last 12 months**

| | Workers under pension age | |
|---|---|---|
| | Men | Women |
| | % | % |
| Yes | 37 | 33 |
| No | 63 | 67 |
| *(% base, interviews)* | *399* | *199* |
| Nat estimates (thous) | 2,350 | 1,730 |
| Average number of weeks sick | 7 | 5 |

**Table A3.3 Standard Industrial Classification of present/last job**

| Standard Industrial Classification | Workers under pension age | | Retired when under pension age | | | |
|---|---|---|---|---|---|---|
| | | | Now under p. age | | Now over p. age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Agriculture, forestry, fishing, mining & quarrying | 4 | 0 | 10 | 3 | 11 | 1 |
| Metal manufacture, engineering, shipbuilding & vehicles | 23 | 4 | 26 | 17 | 25 | 11 |
| Textiles, leather, clothing & footwear | 6 | 8 | 4 | 4 | 3 | 11 |
| Bricks, pottery, timber, furniture, paper, printing etc | 5 | 2 | 4 | 6 | 4 | 1 |
| Food, drink, tobacco, chems. & allied industries | 6 | 4 | 3 | 3 | 1 | 3 |
| Construction | 8 | – | 8 | 1 | 8 | 0 |
| Gas, electricity, water | 3 | 2 | 3 | – | 4 | 0 |
| Transport & communication | 10 | 2 | 10 | – | 10 | 1 |
| Distributive trades | 7 | 19 | 8 | 16 | 10 | 24 |
| Insurance, banking, professional, scientific & misc services | 17 | 48 | 10 | 45 | 16 | 44 |
| Other industries/not answered | 11 | 10 | 13 | 5 | 8 | 4 |
| *(% base, interviews)* | *399* | *199* | *215* | *155* | *220* | *210* |
| Nat estimates (thous) | 2,350 | 1,730 | 280 | 450 | 480 | 650 |

**Table A3.4 Weekly hours of work in present/last job**

| Hours per week | Workers under pension age | | Retired when under pension age | | | |
|---|---|---|---|---|---|---|
| | | | Now under p. age | | Now over p. age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| 1–8 | – | 5 | – | 6 | 0 | 10 |
| 9–16 | 0 | 12 | – | 7 | 1 | 8 |
| 17–26 | 1 | 30 | 2 | 21 | 1 | 27 |
| 27–30 | 2 | 8 | 1 | 8 | 0 | 5 |
| 31–36 | 6 | 11 | 9 | 6 | 6 | 6 |
| 37–40 | 51 | 28 | 44 | 33 | 37 | 24 |
| 41–48 | 24 | 3 | 25 | 5 | 21 | 7 |
| 49 or more | 16 | 2 | 15 | 3 | 26 | 4 |
| Don't know/not answered | – | – | 4 | 11 | 7 | 9 |
| *(% base, interviews)* | *399* | *199* | *215* | *155* | *220* | *210* |
| Nat estimates (thous) | 2,350 | 1,730 | 280 | 450 | 480 | 650 |

**Table A3.5 Ways in which present/last job was a strain**

| | Workers under pension age | | Retired when under pension age | | | |
|---|---|---|---|---|---|---|
| | | | Now under p. age | | Now over p. age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Physical ill health | 23 | 20 | 53 | 33 | 46 | 24 |
| Physical tiredness | 10 | 28 | 3 | 8 | 5 | 6 |
| Pressure of work/mental strain | 49 | 41 | 20 | 40 | 31 | 43 |
| Physical work conditions | 21 | 24 | 20 | 19 | 17 | 28 |
| Long hours/tiring journey | 13 | 7 | 4 | 4 | 7 | 10 |
| Other ways | 3 | 2 | 4 | 1 | 1 | 1 |
| *(% base, interviews)** | *122* | *51* | *122* | *50* | *95* | *79* |
| Nat estimates (thous) | 740 | 450 | 150 | 160 | 200 | 230 |

**Those who found work a strain*

**Table A3.6 Numbers of employers in working life**

| Number of employers | Workers under pension age | | Retired when under pension age | | | |
|---|---|---|---|---|---|---|
| | | | Now under p. age | | Now over p. age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| 1 | 5 | 5 | 15 | 2 | 15 | 8 |
| 2 | 15 | 11 | 18 | 9 | 17 | 17 |
| 3 | 19 | 18 | 18 | 21 | 14 | 17 |
| 4 | 17 | 17 | 11 | 17 | 18 | 10 |
| 5–6 | 18 | 26 | 20 | 26 | 18 | 28 |
| 7–10 | 17 | 18 | 13 | 17 | 10 | 11 |
| 11–20 | 6 | 1 | 2 | 5 | 6 | 4 |
| Over 20 | 2 | 1 | 2 | 3 | 1 | 1 |
| Don't know/not answered | 1 | 2 | 1 | 0 | 1 | 4 |
| *(% base, interviews)* | *399* | *199* | *215* | *155* | *220* | *210* |
| Nat estimates (thous) | 2,350 | 1,730 | 280 | 450 | 480 | 650 |

**Table A3.7 Socio-economic group of main life work**

| Socio-economic group | Workers under pension age | | Retired when under pension age | | | |
|---|---|---|---|---|---|---|
| | | | Now under p. age | | Now over p. age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Employers & managers | 10 | 4 | 3 | 6 | 16 | 3 |
| Professional workers | 2 | – | – | 2 | 1 | – |
| Intermed non-manual | 8 | 10 | 8 | 2 | 9 | 1 |
| Junior non-manual | 3 | 21 | 11 | 35 | 2 | 24 |
| Personal service | 2 | 4 | – | 9 | 2 | 19 |
| Foremen & supervisors – manual | 12 | 2 | 5 | – | 5 | – |
| Skilled manual | 33 | 13 | 30 | 13 | 35 | 10 |
| Semi-skilled manual | 13 | 42 | 22 | 19 | 18 | 33 |
| Unskilled manual | 2 | – | 13 | 12 | 2 | 3 |
| Others | 16 | 4 | 8 | 1 | 9 | 6 |
| *(% base, interviews)** | *122* | *57* | *54* | *62* | *58* | *64* |
| Nat estimates (thous)* | 700 | 490 | 90 | 210 | 130 | 210 |

**Present/last job different from main life work*

**Table A3.8 Standard Industrial Classification of main life work**

| Standard Industrial Classification | Workers under pension age | | Retired when under pension age | | | |
|---|---|---|---|---|---|---|
| | | | Now under p. age | | Now over p. age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Agriculture, forestry, fishing, mining & quarrying | 14 | – | 13 | – | 19 | 6 |
| Metal manufacture, engineering, shipbuilding & vehicles | 21 | 27 | 22 | 5 | 25 | 15 |
| Textiles, leather, clothing & footwear | 5 | 20 | 3 | 8 | 2 | 22 |
| Bricks, pottery, timber, furniture, paper, printing etc | 5 | – | – | 11 | 5 | 9 |
| Food, drink, tobacco, chems & allied industries | 7 | 16 | – | – | – | 1 |
| Construction | 5 | – | 14 | – | 9 | – |
| Gas, electricity, water | 5 | – | – | 5 | 4 | – |
| Transport & communication | 13 | – | 24 | 1 | 16 | 1 |
| Distributive trades | 6 | 11 | – | 17 | 5 | 16 |
| Insurance, banking, professional, scientific & misc services | 7 | 21 | 8 | 37 | 11 | 28 |
| Other industries/not answered | 12 | 6 | 16 | 16 | 4 | 1 |
| *(% base, interviews)** | *122* | *57* | *54* | *62* | *58* | *64* |
| Nat estimates (thous)* | 700 | 490 | 90 | 210 | 130 | 210 |

**Present/last job different from main life work*

**Table A3.9 Sources of family income**

| Source of income | Workers under pension age | | Retired when under pension age | | | |
|---|---|---|---|---|---|---|
| | | | Now under p. age | | Now over p. age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Wages from employment | 59 | 74 | 34 | 71 | 16 | 36 |
| Self employment | 4 | 7 | 1 | 3 | – | 2 |
| Occupational pensions | 2 | 6 | 3 | 11 | 4 | 19 |
| State retirement pension | 7 | 12 | 11 | 17 | 63 | 38 |
| Supplementary benefit | 2 | 2 | 3 | 6 | 4 | 8 |
| Invalidity pension (IVB) | 1 | 4 | 2 | 6 | – | 3 |
| Unemployment benefit | 1 | 1 | 1 | 2 | – | 1 |
| Other state payments | 5 | 2 | 3 | 7 | 1 | 3 |
| Other outside payments | 1 | 1 | – | 1 | 0 | – |
| Income from savings etc | 23 | 26 | 15 | 19 | 18 | 24 |
| No family income/not answered | 25 | 15 | 43 | 15 | 27 | 29 |
| *(% base, interviews)* | *399* | *199* | *215* | *155* | *220* | *210* |
| Nat estimates (thous) | 2,350 | 1,730 | 280 | 450 | 480 | 650 |

**Table A3.10 Type of problems (think will) have when retired**

| Type of problem | Workers under pension age | | Retired when under pension age | | | |
|---|---|---|---|---|---|---|
| | | | Now under p. age | | Now over p. age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Shortage of money for essential bills etc | 8 | 11 | 20 | 15 | 20 | 20 |
| Shortage of money for pleasure/luxuries | 9 | 12 | 9 | 14 | 23 | 9 |
| Other financial problems | 58 | 45 | 46 | 38 | 37 | 30 |
| Boredom/loneliness | 10 | 13 | 18 | 14 | 19 | 28 |
| Adjustment from active life | 4 | 12 | 3 | – | 2 | 5 |
| Strains on family relationships | 2 | 5 | 2 | 7 | – | – |
| Housing problems | 3 | 2 | – | – | – | – |
| Health/mobility problems | 4 | – | 35 | 23 | 17 | 20 |
| Inability/difficulty in coping on one's own | 2 | 2 | 2 | 1 | – | 5 |
| Other problems | 3 | 7 | – | 2 | 4 | 4 |
| Not answered | 7 | 11 | – | 7 | 2 | – |
| *(% base, interviews)** | *114* | *45* | *78* | *61* | *62* | *32* |
| Nat estimates (thous) | 730 | 390 | 100 | 140 | 130 | 100 |

**Those who (think will) have problems*

**Table A3.11 Type of information, advice or help wanted about retirement**

| Information/advice on | Workers under pension age | | Retired when under pension age | | | |
|---|---|---|---|---|---|---|
| | | | Now under p. age | | Now over p. age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Leisure/recreation | 19 | 33 | 14 | 30 | 20 | 32 |
| State benefits entitled to | 25 | 22 | 27 | 14 | 9 | 24 |
| Pensions information | 12 | 17 | 10 | 6 | 5 | – |
| Advice on money | 15 | 3 | 21 | 11 | 9 | 3 |
| Tax advice | 8 | 5 | 2 | – | 11 | 7 |
| Rent rebates/rate allowances | 5 | 5 | 2 | – | 8 | 14 |
| Earnings rule | 5 | 5 | 2 | 2 | 4 | – |
| Getting a job | 5 | 2 | – | 2 | 4 | 17 |
| Specific financial advice | 3 | 3 | 2 | – | 7 | 7 |
| Other answers | 16 | 16 | 8 | 8 | 11 | – |
| Don't know | 18 | 12 | 19 | 32 | 24 | 14 |
| Not answered | 1 | – | 4 | 2 | – | – |
| *(% base, interviews)** | *177* | *63* | *46* | *30* | *38* | *27* |
| Nat estimates (thous)* | 1,040 | 570 | 50 | 130 | 70 | 70 |

**Those who want information, advice or help*

**Table A3.12 Things would/did miss most about job**

| | Workers under pension age | | Retired when under pension age | | | |
|---|---|---|---|---|---|---|
| | | | Now under p. age | | Now over p. age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| The money it brings in | 49 | 45 | 34 | 25 | 32 | 30 |
| The people at work | 23 | 26 | 27 | 49 | 25 | 42 |
| The work itself | 10 | 10 | 15 | 11 | 8 | 6 |
| Feeling of being useful | 9 | 6 | 10 | 7 | 18 | 9 |
| Things happening around | 1 | 5 | 6 | 3 | 3 | 7 |
| Respect of others | 1 | 3 | 2 | 2 | 3 | 3 |
| Other answers | 5 | 4 | 6 | 2 | 7 | 2 |
| Not answered | 2 | 1 | 1 | 2 | 4 | 1 |
| *(% base, interviews)* | *399* | *199* | *215* | *155* | *220* | *210* |
| Nat estimates (thous) | 2,350 | 1,730 | 280 | 450 | 480 | 650 |

**Table A3.13 Whether would/did find it difficult to settle down when retired**

| | Workers under pension age | | Retired when under pension age | | | |
|---|---|---|---|---|---|---|
| | | | Now under p. age | | Now over p. age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Yes | 27 | 35 | 41 | 39 | 29 | 24 |
| No | 66 | 60 | 50 | 58 | 70 | 74 |
| Don't know/not answered | 7 | 5 | 9 | 3 | 1 | 2 |
| *(% base, interviews)* | *399* | *199* | *215* | *155* | *220* | *210* |
| Nat estimates (thous) | 2,350 | 1,730 | 280 | 450 | 480 | 650 |

**Table A3.14 Whether settled down since stopped work**

| | Retired when under pension age | | | |
|---|---|---|---|---|
| | Now under pension age | | Now over pension age | |
| | Men | Women | Men | Women |
| | % | % | % | % |
| Yes | 69 | 76 | 84 | 84 |
| No | 19 | 19 | 12 | 12 |
| Don't know/not answered | 12 | 5 | 4 | 4 |
| *(% base, interviews)** | *193* | *110* | *117* | *204* |
| Nat estimates (thous)* | 240 | 320 | 470 | 640 |

**Left work more than 12 months ago*

**Table A3.15 Whether do voluntary or unpaid work**

| | Workers under pension age | | Retired when under pension age | | | |
|---|---|---|---|---|---|---|
| | | | Now under p. age | | Now over p. age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Yes | 18 | 15 | 9 | 16 | 17 | 17 |
| No | 82 | 85 | 91 | 84 | 83 | 83 |
| *(% base, interviews)* | *399* | *199* | *215* | *155* | *220* | *210* |
| Nat estimates (thous) | 2,350 | 1,730 | 280 | 450 | 480 | 650 |

**Table A3.16 Whether active in any club, association or organisation**

| | Workers under pension age | | Retired when under pension age | | | |
|---|---|---|---|---|---|---|
| | | | Now under p. age | | Now over p. age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Yes | 39 | 25 | 27 | 24 | 31 | 24 |
| No | 61 | 75 | 73 | 76 | 69 | 76 |
| *(% base, interviews)* | *399* | *199* | *215* | *155* | *220* | *210* |
| Nat estimates (thous) | 2,350 | 1,730 | 280 | 450 | 480 | 650 |

**Table A3.17 Membership in different types of club, association and organisation**

| | Workers under pension age | | Retired when under pension age | | | |
|---|---|---|---|---|---|---|
| | | | Now under p. age | | Now over p. age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Connected with work | 11 | 7 | 4 | – | 0 | – |
| Connected with politics or Government | 1 | 8 | 1 | 4 | 3 | 3 |
| Welfare or community work | 16 | 14 | 12 | 17 | 11 | 18 |
| Religious activities | 7 | 12 | 4 | 19 | 7 | 18 |
| Education and training | 1 | 7 | 3 | 7 | 5 | 6 |
| Social or leisure activities | 79 | 68 | 88 | 60 | 79 | 61 |
| No main activity | 4 | 9 | 8 | 9 | 12 | 17 |
| *(% base, interviews)** | *146* | *48* | *66* | *41* | *70* | *58* |
| Nat estimates (thous)* | 870 | 420 | 70 | 110 | 160 | 160 |

**Members of a club, etc.*

**Table A3.18 Whether and how often have time on hands**

| | Workers under pension age | | Retired when under pension age | | | |
|---|---|---|---|---|---|---|
| | | | Now under p. age | | Now over p. age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Very often | 3 | 2 | 31 | 16 | 21 | 20 |
| Fairly often | 7 | 4 | 17 | 15 | 11 | 6 |
| Seldom | 35 | 39 | 28 | 28 | 28 | 29 |
| Never | 54 | 54 | 23 | 38 | 38 | 44 |
| Don't know/not answered | 1 | 1 | 1 | 3 | 2 | 1 |
| *(% base, interviews)* | *399* | *199* | *215* | *155* | *220* | *210* |
| Nat estimates (thous) | 2,350 | 1,730 | 280 | 450 | 480 | 650 |

**Table A3.19 Whether any plans for the future (just before left work)**

| | Workers under pension age | | Retired when under pension age | | | |
|---|---|---|---|---|---|---|
| | | | Now under p. age | | Now over p. age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Have/had plans | 25 | 19 | 24 | 18 | 28 | 20 |
| Just let things happen | 73 | 81 | 64 | 79 | 67 | 77 |
| Don't know/not answered | 2 | 0 | 12 | 3 | 5 | 3 |
| *(% base, interviews)* | *399* | *199* | *215* | *155* | *220* | *210* |
| Nat estimates (thous) | 2,350 | 1,730 | 280 | 450 | 480 | 650 |

**Table A4.1 Type of illness or disability**

| Illness or disability | Workers over pension age | | Retired | | | |
|---|---|---|---|---|---|---|
| | | | At pension age | | Over pension age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Arthritis/rheumatism | 19 | 29 | 20 | 29 | 25 | 34 |
| Cardiac trouble | 23 | 10 | 24 | 16 | 27 | 20 |
| Pulmonary conditions | 16 | 16 | 20 | 12 | 25 | 8 |
| Circulatory trouble | 6 | 6 | 5 | 15 | 6 | 9 |
| Accidents | 3 | 3 | 5 | 1 | – | 1 |
| Blindness/failing sight | 3 | 3 | 5 | 7 | 6 | 8 |
| Strokes/all paralyses | 3 | 3 | 4 | 7 | 9 | 3 |
| Old age | 6 | – | 2 | – | – | – |
| Nerves | 3 | – | 3 | 2 | 4 | 10 |
| Other specific illnesses | 23 | 26 | 26 | 36 | 19 | 30 |
| Other vaguely-described illnesses | 10 | 13 | 11 | 6 | 11 | 10 |
| *(% base, interviews)** | *128* | *79* | *122* | *59* | *54* | *103* |
| Nat estimates (thous)* | 100 | 100 | 270 | 130 | 110 | 270 |

**Those with illness or disability*

**Table A4.2 Whether sick and unable to work in the last 12 months**

| | Workers over pension age | |
|---|---|---|
| | Men | Women |
| | % | % |
| Yes | 22 | 23 |
| No | 78 | 77 |
| *(% base, interviews)* | *561* | *454* |
| Nat estimates (thous) | 440 | 640 |
| Average number of weeks sick | 5 | 4 |

**Table A4.3 Standard Industrial Classification of present/last job**

| Standard Industrial Classification | Workers over pension age | | Retired | | | |
|---|---|---|---|---|---|---|
| | | | At pension age | | Over pension age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Agriculture, forestry, fishing, mining & quarrying | 5 | 0 | 5 | 1 | 5 | 1 |
| Metal manufacture, engineering, shipbuilding & vehicles | 14 | 4 | 30 | 16 | 17 | 9 |
| Textiles, leather, clothing & footwear | 4 | 6 | 4 | 9 | 3 | 9 |
| Bricks, pottery, timber, furniture, paper, printing etc | 6 | 3 | 7 | 5 | 8 | 3 |
| Food, drink, tobacco, chemicals & allied industries | 3 | 3 | 1 | 1 | 2 | 1 |
| Construction | 6 | 1 | 10 | – | 10 | 1 |
| Gas, electricity, water | – | 0 | 4 | 1 | – | 0 |
| Transport & communication | 4 | 1 | 7 | 5 | 7 | 5 |
| Distributive trades | 15 | 19 | 9 | 10 | 18 | 15 |
| Insurance, banking, professional scientific & misc. services | 31 | 54 | 15 | 46 | 25 | 48 |
| Other industries/not answered | 12 | 9 | 8 | 6 | 5 | 7 |
| *(% base, interviews)* | *561* | *454* | *311* | *142* | *153* | *256* |
| Nat estimates (thous) | 440 | 640 | 660 | 380 | 290 | 650 |

**Table A4.4 Ways in which present/last job was a strain**

| | Workers over pension age | | Retired | | | |
|---|---|---|---|---|---|---|
| | | | At pension age | | Over pension age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Physical ill health | 36 | 16 | 28 | 24 | 32 | 33 |
| Physical tiredness | 14 | 44 | 10 | 24 | 14 | 26 |
| Pressure of work/mental strain | 36 | 24 | 34 | 43 | 21 | 31 |
| Physical work conditions | 14 | 16 | 31 | 9 | 28 | 19 |
| Long hours/tiring journey | 7 | 8 | 7 | 16 | 8 | 8 |
| Other ways | – | 4 | 1 | 4 | – | 1 |
| *(% base, interviews)** | *56* | *108* | *99* | *51* | *48* | *88* |
| Nat estimates (thous) | 50 | 160 | 220 | 130 | 100 | 230 |

**Those saying work was a strain*

**Table A4.5 Whether did same kind of work during working life**

| | Workers | | Retired | | | |
|---|---|---|---|---|---|---|
| | Over pension age | | At pension age | | Over pension age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Mainly the same | 50 | 59 | 61 | 60 | 61 | 60 |
| Different kinds | 50 | 41 | 39 | 40 | 39 | 40 |
| *(% base, interviews)* | *561* | *454* | *311* | *142* | *153* | *256* |
| Nat estimates (thous) | 440 | 640 | 660 | 380 | 290 | 650 |

**Table A4.6 Whether present/last job same as main life work**

| | Workers | | Retired | | | |
|---|---|---|---|---|---|---|
| | Over pension age | | At pension age | | Over pension age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Yes | 44 | 64 | 66 | 84 | 51 | 72 |
| No | 56 | 36 | 34 | 16 | 49 | 28 |
| *(% base, interviews)* | *561* | *454* | *311* | *142* | *153* | *256* |
| Nat estimates (thous) | 440 | 640 | 660 | 380 | 290 | 650 |

**Table A4.7 Reasons for continuing work after pension age (spontaneous)**

| Reasons | Men | | | Women | | |
|---|---|---|---|---|---|---|
| | All | Full-time | Part-time | All | Full-time | Part-time |
| | % | % | % | % | % | % |
| Like the money | 27 | 24 | 30 | 21 | 12 | 24 |
| Cannot afford to live on pension | 25 | 23 | 28 | 19 | 18 | 19 |
| Need the money | 12 | 15 | 11 | 20 | 27 | 17 |
| **Total income reasons*** | 64 | 62 | 69 | 60 | 57 | 60 |
| Like the work/the job | 25 | 31 | 21 | 27 | 32 | 26 |
| Would be bored otherwise | 28 | 19 | 33 | 22 | 17 | 24 |
| Like/need companionship/company | 10 | 10 | 10 | 20 | 18 | 20 |
| To keep well/active/fit | 18 | 15 | 18 | 10 | 4 | 12 |
| Well/active/fit enough to go on | 11 | 20 | 8 | 8 | 13 | 6 |
| Spouse not yet retired | 0 | 1 | – | 12 | 12 | 3 |
| Was asked to stay on/don't want to leave employer | 5 | 6 | 4 | 9 | 4 | 11 |
| Prefer working to being supported by welfare state | 5 | 2 | 6 | 4 | 2 | 4 |
| Other reasons | 5 | 6 | 2 | 4 | 7 | 3 |
| Not answered | 1 | 1 | 1 | 2 | 4 | 2 |
| *(% base, interviews)* | *561* | *163* | *343* | *454* | *109* | *314* |
| Nat estimates (thous) | 440 | 110 | 290 | 640 | 130 | 460 |

**The three specific income reasons were priority single coded in the order 'Cannot afford to live on pension', 'Need the money', 'Like the money'.*

**Table A4.8 Reasons for continuing work after pension age (prompted)**

| Reasons | Men | | | Women | | |
|---|---|---|---|---|---|---|
| | All | Full-time | Part-time | All | Full-time | Part-time |
| | % | % | % | % | % | % |
| Like the work/the job | 75 | 74 | 75 | 75 | 70 | 77 |
| Need the money | 69 | 68 | 72 | 69 | 71 | 69 |
| Would be bored otherwise | 71 | 66 | 73 | 59 | 68 | 56 |
| Was asked to stay on by employer | 22 | 26 | 23 | 18 | 16 | 19 |
| Spouse not yet retired | 5 | 7 | 4 | 20 | 24 | 19 |
| To get bigger state pension later | 9 | 16 | 6 | 7 | 21 | 3 |
| To get bigger employer pension later | 2 | 2 | 3 | 3 | 7 | 1 |
| Like/need companionship/company* | 1 | – | 1 | 1 | – | 2 |
| To keep well/active/fit | 1 | 1 | 1 | 1 | 1 | 1 |
| Like the money* | 1 | 1 | 1 | 0 | 1 | 0 |
| Other reasons | 6 | 8 | 5 | 4 | 7 | 3 |
| Not answered | 0 | – | 0 | 1 | 2 | 1 |
| *(% base, interviews)* | *561* | *163* | *343* | *454* | *109* | *314* |
| Nat estimates (thous) | 440 | 110 | 290 | 640 | 130 | 460 |

**Given in answer to prompt: 'any other reasons?'*

**Table A4.9 Sources of family income**

| Sources of income | Workers | | Retired | | | |
|---|---|---|---|---|---|---|
| | Over pension age | | At pension age | | Over pension age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Wages from employment | 36 | 41 | 22 | 21 | 19 | 19 |
| Self employment | 4 | 4 | 1 | 1 | 2 | 1 |
| Occupational pensions | 5 | 14 | 6 | 19 | 5 | 25 |
| State retirement pension | 54 | 31 | 73 | 33 | 71 | 42 |
| Supplementary benefit | 1 | 2 | 3 | 7 | 3 | 6 |
| Invalidity pension (IVB) | – | 4 | 0 | 1 | 1 | 3 |
| Unemployment benefit | – | 1 | 0 | 2 | 1 | 1 |
| Other state payments | 2 | 4 | 1 | 4 | 3 | 4 |
| Other outside payments | – | 1 | 0 | – | – | 0 |
| Income from savings etc | 24 | 22 | 22 | 14 | 20 | 20 |
| No source of family income/not answered | 22 | 31 | 16 | 43 | 21 | 41 |
| *(% base, interviews)* | *561* | *454* | *311* | *142* | *153* | *256* |
| Nat estimates (thous) | 440 | 640 | 660 | 380 | 290 | 650 |

**Table A4.10 Whether expect income to drop when give up work**

| | Workers under pension age | | Workers over pension age | |
|---|---|---|---|---|
| | Men | Women | Men | Women |
| | % | % | % | % |
| Yes | 96 | 96 | 94 | 96 |
| No | 2 | 4 | 5 | 3 |
| Don't know | 1 | 0 | 1 | 1 |
| *(% base, interviews)* | *399* | *199* | *561* | *454* |
| Nat estimates (thous) | 2,350 | 1,730 | 440 | 640 |

**Table A4.11 Amount by which expect income to drop**

| | Workers under pension age | | | | Workers over pension age | | | |
|---|---|---|---|---|---|---|---|---|
| | Men | | Women | | Men | | Women | |
| | full-time | part-time | full-time | part-time | full-time | part-time | full-time | part-time |
| | % | | % | % | % | % | % | % |
| Three quarters | 17 | | 3 | 24 | 12 | 40 | 7 | 42 |
| Half | 52 | | 37 | 22 | 50 | 34 | 42 | 29 |
| One quarter | 15 | | 31 | 22 | 21 | 9 | 22 | 9 |
| Don't know | 13 | | 26 | 24 | 13 | 12 | 27 | 16 |
| Other answers/not answered | 3 | | 3 | 8 | 5 | 4 | 3 | 4 |
| *(% base, interviews)** | *350* | *16* | *78* | *104* | *153* | *319* | *105* | *301* |
| Nat estimates (thous)* | 2,060 | 80 | 730 | 890 | 110 | 270 | 130 | 440 |

**Those who expect income to drop*

**Table A4.12 Type of problems (think will) have when retired**

| Problem | Workers over pension age | | Retired | | | |
|---|---|---|---|---|---|---|
| | | | At pension age | | Over pension age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Shortage of money for essential bills etc | 14 | 15 | 20 | 47 | 12 | 27 |
| Shortage of money for pleasure/ luxuries | 16 | 7 | 27 | 10 | 9 | 23 |
| Other financial problems | 49 | 57 | 39 | 33 | 57 | 40 |
| Boredom/loneliness | 22 | 13 | 8 | 17 | 25 | 11 |
| Adjustment from active life | 5 | 2 | – | – | 3 | 2 |
| Housing problems | 3 | 4 | 2 | – | – | – |
| Strains on family relationships | – | 4 | – | 3 | 1 | 1 |
| Inability/difficulty in coping on ones own | 3 | 2 | 2 | – | 9 | 2 |
| Health/mobility problems | 3 | – | 4 | 10 | – | 8 |
| Other answers/not answered | – | 4 | 7 | – | 4 | – |
| *(% base, interviews)** | *152* | *113* | *65* | *24* | *38* | *47* |
| Nat estimates (thous)* | 120 | 150 | 140 | 60 | 90 | 110 |

**Those (think will) have problems*

**Table A4.13 Type of information, advice or help wanted about retirement**

| Information/advice on | Workers over pension age | | Retired | | | |
|---|---|---|---|---|---|---|
| | | | At pension age | | Over pension age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | | % | % |
| Leisure/recreation | 26 | 29 | 30 | | 41 | 36 |
| State benefits entitled to | 13 | 18 | 23 | | 11 | 14 |
| Pensions information | 9 | 12 | 7 | | 5 | 9 |
| Advice on money | 4 | 6 | 5 | | – | 2 |
| Tax advice | 4 | 3 | – | | 6 | 14 |
| Rent rebates/rate allowances | 4 | 9 | 2 | | 5 | 9 |
| Earnings rule | 9 | – | – | | – | 5 |
| Getting a job | – | – | 5 | | 15 | – |
| Specific financial advice | 4 | 3 | 12 | | 8 | 9 |
| Other answers | 9 | 9 | 21 | | 6 | 5 |
| Don't know | 26 | 24 | 12 | | 11 | 25 |
| Not answered | 4 | 3 | 1 | | – | – |
| *(% base, interviews)** | *89* | *78* | *50* | *15* | *26* | *25* |
| Nat estimates (thous)* | 70 | 110 | 100 | 50 | 50 | 50 |

**Those who want information, advice or help*

**Table A4.14 Whether have been able to settle down since retired**

| | Retired | | | |
|---|---|---|---|---|
| | At pension age | | Over pension age | |
| | Men | Women | Men | Women |
| | % | % | % | % |
| Yes | 88 | 90 | 77 | 81 |
| No | 10 | 8 | 17 | 12 |
| Don't know/not answered | 2 | 2 | 6 | 7 |
| *(% base, interviews)** | *237* | *118* | *98* | *192* |
| Nat estimates (thous)* | 520 | 330 | 230 | 530 |

**Left work more than 12 months ago*

**Table A4.15 Whether do any kind of voluntary or unpaid work**

| | Workers over pension age | | Retired | | | |
|---|---|---|---|---|---|---|
| | | | At pension age | | Over pension age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Yes | 15 | 18 | 12 | 20 | 14 | 20 |
| No | 85 | 82 | 88 | 80 | 86 | 80 |
| *(% base, interviews)* | *561* | *454* | *311* | *142* | *153* | *256* |
| Nat estimates (thous) | 440 | 640 | 660 | 380 | 290 | 650 |

**Table A4.16 Whether active member in any clubs, associations or organisations**

| | Workers over pension age | | Retired | | | |
|---|---|---|---|---|---|---|
| | | | At pension age | | Over pension age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Yes | 37 | 28 | 26 | 42 | 28 | 34 |
| No | 63 | 72 | 74 | 58 | 72 | 66 |
| *(% base, interviews)* | *561* | *454* | *311* | *142* | *153* | *256* |
| Nat estimates (thous) | 440 | 640 | 660 | 380 | 290 | 650 |

**Table A4.17 Main activity of club, association or organisation**

| | Workers over pension age | | Retired | | | |
|---|---|---|---|---|---|---|
| | | | At pension age | | Over pension age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Connected with work | 4 | 6 | 3 | – | – | – |
| Connected with politics or Government | 4 | 4 | 2 | 6 | 3 | 1 |
| Welfare or community work | 15 | 18 | 9 | 21 | 6 | 10 |
| Religious activities | 7 | 16 | 6 | 15 | 6 | 23 |
| Education and training | 2 | 8 | 3 | 6 | 6 | 3 |
| Social or leisure activities | 78 | 78 | 87 | 68 | 76 | 75 |
| No main activity | 9 | 2 | 4 | 7 | 15 | 10 |
| *(% base, interviews)** | *186* | *112* | *86* | *58* | *44* | *91* |
| Nat estimates (thous)* | 150 | 160 | 170 | 160 | 80 | 220 |

**Members of clubs, etc*

**Table A4.18 Whether and how often have time on hands**

| | Workers over pension age | | Retired | | | |
|---|---|---|---|---|---|---|
| | | | At pension age | | Over pension age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Very often | 5 | 3 | 14 | 11 | 20 | 11 |
| Fairly often | 8 | 4 | 11 | 9 | 13 | 12 |
| Seldom | 36 | 38 | 39 | 31 | 28 | 32 |
| Never | 51 | 54 | 36 | 50 | 39 | 44 |
| Don't know/not answered | – | – | 0 | – | 0 | 1 |
| *(% base, interviews)* | *561* | *454* | *311* | *142* | *153* | *256* |
| Nat estimates (thous) | 440 | 640 | 660 | 380 | 290 | 650 |

**Table A4.19 Whether have/had any plans for the future (just before retiring)**

| | Workers over pension age | | Retired | | | |
|---|---|---|---|---|---|---|
| | | | At pension age | | Over pension age | |
| | Men | Women | Men | Women | Men | Women |
| | % | % | % | % | % | % |
| Have/had plans | 11 | 6 | 28 | 21 | 18 | 16 |
| Just let things happen | 88 | 93 | 71 | 79 | 81 | 82 |
| Don't know/not answered | 1 | 1 | 1 | 0 | 1 | 2 |
| *(% base, interviews)* | *561* | *454* | *311* | *142* | *153* | *256* |
| Nat estimates (thous) | 440 | 640 | 660 | 380 | 290 | 650 |

**Table A5.1 Whether same kind of work during working life**

| | Men | | | | | Women | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | All | Under p. age | | Over p. age | | All | Under p. age | | Over p. age | |
| | | full-time | part-time | full-time | part-time | | full-time | part-time | full-time | part-time |
| | % | % | | % | % | % | % | % | % | % |
| Mainly the same | 58 | 57 | | 66 | 51 | 54 | 58 | 44 | 69 | 56 |
| Different kinds | 42 | 42 | | 34 | 49 | 46 | 42 | 56 | 31 | 44 |
| *(% base, interviews)* | *960* | *362* | *17* | *163* | *343* | *653* | *82* | *108* | *109* | *314* |
| Nat estimates (thous) | 2,790 | 2,140 | 80 | 110 | 290 | 2,370 | 740 | 920 | 130 | 460 |

**Table A5.2 Socio-economic group of post-main life jobs**

| Socio-economic group | Men | | | | | Women | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | All | Under p. age | | Over p. age | | All | Under p. age | | Over p. age | |
| | | full-time | part-time | full-time | part-time | | full-time | part-time | full-time | part-time |
| | % | % | | % | % | % | | % | % | % |
| Employers & managers | 7 | 7 | | 12 | 2 | 3 | | – | 10 | 2 |
| Professional workers | 2 | 1 | | 3 | 1 | 1 | | – | – | – |
| Intermed, non-manual | 4 | 4 | | 5 | 4 | 7 | | 5 | – | 3 |
| Junior non-manual | 20 | 16 | | 36 | 27 | 21 | | 20 | 30 | 23 |
| Personal service | 2 | 2 | | 10 | 0 | 28 | | 40 | 20 | 22 |
| Foremen & supervisors—manual | 2 | 3 | | – | – | 0 | | – | 10 | 1 |
| Skilled manual | 19 | 25 | | 4 | 7 | 5 | | 3 | 10 | 3 |
| Semi-skilled manual | 22 | 25 | | 7 | 17 | 10 | | 9 | 10 | 5 |
| Unskilled manual | 20 | 14 | | 22 | 40 | 22 | | 23 | – | 40 |
| Others/not answered | 3 | 3 | | – | 2 | 2 | | – | 10 | – |
| *(% base, interviews)** | *412* | *111* | *11* | *57* | *212* | *205* | *15* | *42* | *26* | *111* |
| Nat estimates (thous)* | 970 | 640 | 50 | 40 | 190 | 730 | 130 | 350 | 30 | 180 |

**Present job different from main life work*

**Table A5.3 Occupational unit group of post-main life jobs**

| Occupational unit group | Men | | | | | Women | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | All | Under p. age | | Over p. age | | All | Under p. age | | Over p. age | |
| | | full-time | part-time | full-time | part-time | | full-time | part-time | full-time | part-time |
| | % | % | | % | % | % | | % | % | % |
| Farmers, foresters, fishermen | 4 | 4 | | – | 4 | 1 | | – | – | – |
| Electrical workers | 3 | 4 | | – | – | 0 | | 1 | – | – |
| Engineering & allied workers | 8 | 11 | | – | 2 | 1 | | 3 | – | – |
| Leather & textile workers | 2 | 3 | | – | – | 1 | | – | – | – |
| Construction workers | 4 | 5 | | – | 2 | – | | – | – | – |
| Drivers, transport etc workers | 10 | 11 | | 10 | 7 | 1 | | – | – | – |
| Labourers | 13 | 10 | | 10 | 21 | 2 | | – | – | 2 |
| Warehousemen, storekeepers etc | 11 | 13 | | – | 11 | 5 | | 5 | 10 | 2 |
| Clerks, cashiers | 9 | 11 | | 10 | 9 | 8 | | 6 | 20 | 5 |
| Shop salemen & assistants | 2 | 1 | | – | 5 | 10 | | 14 | 10 | 13 |
| Other sales workers | 3 | – | | 30 | 2 | 1 | | – | 20 | 2 |
| Canteen assistants, cooks | 0 | – | | 10 | – | 11 | | 11 | 10 | 11 |
| Charwomen, cleaners etc | 5 | 2 | | – | 16 | 20 | | 23 | 10 | 38 |
| Other service, sport & recreation workers | 12 | 9 | | 10 | 14 | 20 | | 30 | 10 | 20 |
| Administrators & managers | 4 | 4 | | 10 | – | – | | – | – | – |
| Teachers | 2 | 2 | | – | 2 | 3 | | 3 | – | 2 |
| Other prof./tech workers, artists | 5 | 5 | | 10 | 2 | 7 | | 3 | – | – |
| Other answers | 3 | 4 | | – | 2 | 8 | | 2 | 10 | 4 |
| *(% base, interviews)** | *412* | *111* | *11* | *57* | *212* | *205* | *15* | *42* | *26* | *111* |
| Nat estimates (thous)* | 970 | 640 | 50 | 40 | 190 | 730 | 130 | 350 | 30 | 180 |

**Present job different from main life work*

**Table A5.4 Standard Industrial Classification of post-main life jobs**

| Standard Industrial Classification | Men | | | | | Women | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | All | Under p. age | | Over p. age | | All | Under p. age | | Over p. age | |
| | | full-time | part-time | full-time | part-time | | full-time | part-time | full-time | part-time |
| | % | % | | % | % | % | | % | % | % |
| Agriculture, forestry, fishing, mining & quarrying | 2 | 2 | | 1 | 1 | 1 | | – | – | – |
| Metal manufacture, engineering, shipbuilding & vehicles | 19 | 21 | | 33 | 13 | 7 | | 6 | 7 | 4 |
| Textiles, leather, clothing & footwear | 6 | 8 | | 1 | 4 | 4 | | – | 7 | 2 |
| Bricks, pottery/timber, furniture/ paper, printing etc | 7 | 6 | | 1 | 10 | 2 | | – | 7 | 1 |
| Food, drink, tobacco, chemicals & allied industries | 8 | 9 | | 6 | 9 | 8 | | 5 | 7 | 5 |
| Construction | 6 | 6 | | 7 | – | – | | – | – | – |
| Gas, electricity & water | 3 | 4 | | – | – | – | | – | – | – |
| Transport & communication | 6 | 6 | | 7 | | 1 | | 0 | – | 1 |
| Distributive trades | 8 | 3 | | 14 | 17 | 16 | | 16 | 36 | 18 |
| Insurance, banking, professional, scientific, misc services & other industries | 35 | 34 | | 29 | 45 | 61 | | 72 | 35 | 68 |
| *(% base, interviews)** | *412* | *111* | *11* | *57* | *212* | *205* | *15* | *42* | *26* | *111* |
| Nat estimates (thous)* | 970 | 640 | 50 | 40 | 190 | 730 | 130 | 350 | 30 | 180 |

**Present job different from main life work*

**Table A5.5 Whether would like to change type of work while staying with present employer**

| | Men | | | | | Women | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | All | Under p. age | | Over p. age | | All | Under p. age | | Over p. age | |
| | | full-time | part-time | full-time | part-time | | full-time | part-time | full-time | part-time |
| | % | % | | % | % | % | % | % | % | % |
| Yes | 8 | 10 | | 1 | 4 | 3 | 1 | 6 | 5 | 1 |
| No | 91 | 90 | | 98 | 95 | 96 | 99 | 93 | 95 | 98 |
| Not answered | 1 | 1 | | 1 | 2 | 1 | – | 1 | – | 1 |
| *(% base, interviews)** | *823* | *339* | *15* | *118* | *311* | *609* | *80* | *104* | *101* | *308* |
| Nat estimates (thous)* | 2,560 | 2,010 | 70 | 80 | 270 | 2,300 | 740 | 890 | 120 | 440 |

**Excluding self-employed*

**Table A5.6 Preferred weekly hours if have to get another job**

| Hours per week | Men | | | Women | | |
|---|---|---|---|---|---|---|
| | All | Under p. age | Over p. age | All | Under p. age | Over p. age |
| | % | % | % | % | % | % |
| 1–8 | 1 | 1 | – | 2 | – | 5 |
| 9–16 | 10 | 10 | 23 | 8 | 4 | 25 |
| 17–26 | 50 | 50 | 38 | 62 | 66 | 35 |
| 27–30 | 8 | 7 | 15 | 12 | 15 | 5 |
| 31–36 | 2 | 2 | – | 4 | 4 | 5 |
| 37–40 | 18 | 18 | 8 | 1 | – | 5 |
| 41–48 | 2 | 2 | – | 3 | 4 | – |
| 49+ | 1 | 1 | – | – | – | – |
| Don't know/not answered | 8 | 8 | 15 | 9 | 7 | 20 |
| *(% base, interviews)** | *156* | *107* | *41* | *71* | *29* | *41* |
| Nat estimates (thous)* | 710 | 630 | 40 | 330 | 260 | 60 |

**Those who plan to get another job after giving up present job*

**Table A5.7 Chances of getting a suitable job**

| | Men | | | Women | | |
|---|---|---|---|---|---|---|
| | All | Under p. age | Over p. age | All | Under p. age | Over p. age |
| | % | % | % | % | % | % |
| Good | 29 | 29 | 21 | 18 | 18 | 17 |
| Fair | 31 | 31 | 29 | 31 | 35 | 17 |
| Poor | 28 | 28 | 43 | 29 | 25 | 39 |
| Don't know/not answered | 12 | 12 | 7 | 22 | 22 | 27 |
| *(% base, interviews)** | *156* | *107* | *41* | *71* | *29* | *41* |
| Nat estimates (thous)* | 710 | 630 | 40 | 330 | 260 | 60 |

**Those who plan to get another job after giving up present job*

**Table A5.8 Age plan to stop working**

| Age | Men | | | Women | | |
|---|---|---|---|---|---|---|
| | All | Under p. age | Over p. age | All | Under p. age | Over p. age |
| | % | % | % | % | % | % |
| Under 56 | – | – | – | 1 | 1 | – |
| 56 | – | – | – | 3 | 4 | – |
| 57–59 | 1 | 1 | – | 1 | 2 | – |
| 60 | 8 | 8 | – | 59 | 73 | – |
| 61 | 1 | 0 | – | 1 | 1 | – |
| 62 | 2 | 2 | – | 3 | 1 | 4 |
| 63 | 1 | 2 | – | 2 | – | 11 |
| 64 | 4 | 4 | – | 1 | – | 8 |
| 65 | 77 | 82 | – | 23 | 15 | 62 |
| 66 | 1 | 1 | 20 | 2 | 1 | 2 |
| 67 | 1 | 0 | 10 | 0 | – | 2 |
| 68–69 | 1 | – | 5 | 1 | – | 2 |
| 70+ | 3 | – | 60 | 1 | – | 9 |
| Don't know/not answered | 0 | – | 5 | 1 | 1 | – |
| *(% base, interviews)** | *334* | *225* | *94* | *202* | *81* | *115* |
| Nat estimates (thous)* | 1,440 | 1,340 | 70 | 880 | 730 | 150 |

**Those who plan to stop at particular age*

**Table A5.9 Age at which will have to give up present job, by sex**

| Age | Men | | | | | Women | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | All | Under p. age | | Over p. age | | All | Under p. age | | Over p. age | |
| | | full-time | part-time | full-time | part-time | | full-time | part-time | full-time | part-time |
| | % | % | | % | % | % | % | % | % | % |
| 60 | 2 | 2 | | | | 67 | 75 | 59 | 3 | 12 |
| 61 | – | – | | | | 0 | 1 | – | 6 | – |
| 62 | 1 | 1 | | | | 2 | 3 | 0 | – | 2 |
| 63 | 1 | 1 | | | | 1 | 3 | – | – | – |
| 64 | – | – | | | | – | – | – | – | – |
| 65 | 91 | 94 | | 13 | – | 29 | 19 | 40 | 85 | 76 |
| 66 | 1 | 1 | | – | – | – | – | – | – | – |
| 67 | 0 | – | | 9 | 3 | 0 | 0 | – | 3 | – |
| 68 | 0 | – | | 4 | 3 | – | – | – | – | – |
| 69 | 0 | – | | 4 | 15 | – | – | – | – | – |
| 70–74 | 3 | 1 | | 52 | 55 | 1 | – | 0 | 3 | 5 |
| Don't know/not answered | 1 | 1 | | 18 | 24 | 1 | – | – | – | 5 |
| *(% base, interviews)** | *249* | *192* | *5* | *22* | *23* | *162* | *38* | *37* | *34* | *53* |
| Nat estimates (thous)* | 1,240 | 1,120 | 30 | 20 | 20 | 760 | 340 | 300 | 40 | 80 |

**Those who will have to give up*

**Table A5.10 Whether will have to give up present job because of employer or union policy**

| | Men | | | | | Women | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | All | Under p. age | | Over p. age | | All | Under p. age | | Over p. age | |
| | | full-time | part-time | full-time | part-time | | full-time | part-time | full-time | part-time |
| | % | % | | % | % | % | % | % | % | % |
| Employer's policy | 65 | 65 | | 47 | 62 | 86 | 86 | 90 | 82 | 71 |
| Union policy | 3 | 4 | | – | – | 0 | – | – | – | 1 |
| Both | 27 | 27 | | 5 | 9 | 11 | 14 | 6 | 12 | 19 |
| Don't know | 3 | 3 | | 34 | 6 | 1 | – | 1 | 3 | 3 |
| Not answered | 2 | 1 | | 14 | 23 | 2 | – | 3 | 3 | 6 |
| *(% base, interviews)** | *249* | *192* | *5* | *22* | *23* | *162* | *38* | *37* | *34* | *53* |
| Nat estimates (thous)* | 1,240 | 1,120 | 30 | 20 | 20 | 760 | 340 | 300 | 40 | 80 |

**Those who will have to give up*

**Table A5.11 Whether would like to continue present job after normal retiring age**

| | Men | | | | | Women | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | All | Under p. age | | Over p. age | | All | Under p. age | | Over p. age | |
| | | full-time | part-time | full-time | part-time | | full-time | part-time | full-time | part-time |
| | % | % | | % | % | % | % | % | % | % |
| Yes | 27 | 27 | | 28 | 56 | 42 | 36 | 42 | 58 | 64 |
| No | 66 | 66 | | 28 | 21 | 53 | 62 | 50 | 39 | 32 |
| Don't know | 5 | 5 | | 33 | – | 4 | 3 | 7 | – | – |
| Not answered | 2 | 1 | | 11 | 23 | 1 | – | – | 3 | 4 |
| *(% base, interviews)** | *249* | *192* | *5* | *22* | *23* | *162* | *38* | *37* | *37* | *53* |
| Nat estimates (thous)* | 1,240 | 1,120 | 30 | 20 | 20 | 760 | 340 | 300 | 40 | 80 |

**Those who have to give up*

**Table A5.12 Type of problem think will have when retired**

| Problem | Men | | | | | Women | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | All | Under p. age | | Over p. age | | All | Under p. age | | Over p. age | |
| | | full-time | part-time | full-time | part-time | | full-time | part-time | full-time | part-time |
| | % | % | | % | % | % | % | % | % | % |
| Money for essential bills | 10 | 9 | | 12 | 16 | 11 | 11 | 10 | 11 | 19 |
| Money for pleasure/luxuries | 10 | 9 | | 6 | 17 | 10 | 23 | 4 | 3 | 9 |
| Other financial problems | 54 | 58 | | 42 | 48 | 48 | 39 | 50 | 43 | 59 |
| Boredom/loneliness | 12 | 11 | | 32 | 17 | 14 | 23 | 5 | 20 | 9 |
| Housing problems | 4 | 3 | | 2 | 3 | 3 | – | 4 | 6 | 3 |
| Adjustment from active life | 5 | 5 | | 6 | 5 | 9 | 6 | 17 | 3 | 4 |
| Strains on family relationships | 2 | 2 | | 4 | 1 | 6 | – | 9 | 9 | 4 |
| Difficult coping on one's own | 2 | 1 | | 2 | 2 | 2 | 6 | – | 6 | – |
| Health/mobility problems | 4 | 4 | | 4 | 3 | 2 | – | – | – | 1 |
| Other answers | 2 | 2 | | 2 | – | 5 | 6 | 9 | 3 | – |
| Not answered | 6 | 7 | | 4 | 1 | 8 | 11 | 10 | 9 | 3 |
| *(% base, interviews)** | *287* | *107* | *7* | *49* | *106* | *177* | *20* | *25* | *33* | *87* |
| Nat estimates (thous)* | 880 | 690 | 30 | 30 | 90 | 600 | 170 | 220 | 40 | 110 |

**Those who think they will have problems*

**Table A5.13 Things would miss most about jobs**

| | Men | | | | | Women | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | All | Under p. age | | Over p. age | | All | Under p. age | | Over p. age | |
| | | full-time | part-time | full-time | part-time | | full-time | part-time | full-time | part-time |
| | % | % | | % | % | % | % | % | % | % |
| The people at work | 21 | 22 | | 13 | 17 | 24 | 24 | 24 | 20 | 25 |
| Feeling of being useful | 10 | 8 | | 13 | 17 | 6 | 0 | 10 | 6 | 6 |
| Respect of others | 1 | 1 | | 1 | 0 | 2 | 4 | 1 | 2 | 0 |
| Things happening around | 2 | 1 | | 3 | 2 | 5 | 5 | 4 | 5 | 7 |
| The work itself | 9 | 8 | | 18 | 11 | 10 | 9 | 11 | 13 | 7 |
| The money it brings in | 50 | 52 | | 40 | 46 | 47 | 48 | 47 | 48 | 51 |
| Other answers | 4 | 4 | | 5 | 3 | 3 | 5 | 2 | 3 | 2 |
| None of the above/not answered | 3 | 4 | | 7 | 4 | 2 | 5 | 1 | 3 | 2 |
| *(% base, interviews)* | *960* | *362* | *17* | *163* | *343* | *653* | *82* | *108* | *109* | *314* |
| Nat estimates (thous) | 2,790 | 2,140 | 80 | 110 | 290 | 2,370 | 740 | 920 | 130 | 460 |

**Table A5.14 Whether would find it difficult to settle down when retired**

| | Men | | | | | Women | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | All | Under p. age | | Over p. age | | All | Under p. age | | Over p. age | |
| | | full-time | part-time | full-time | part-time | | full-time | part-time | full-time | part-time |
| | % | % | | % | % | % | % | % | % | % |
| Yes | 28 | 27 | | 40 | 34 | 35 | 32 | 38 | 42 | 31 |
| No | 65 | 66 | | 49 | 64 | 60 | 61 | 58 | 50 | 66 |
| Don't know/not answered | 7 | 7 | | 11 | 2 | 5 | 6 | 4 | 8 | 2 |
| *(% base, interviews)* | *960* | *362* | *17* | *163* | *343* | *653* | *82* | *108* | *109* | *314* |
| Nat estimates (thous) | 2,790 | 2,140 | 80 | 110 | 290 | 2,370 | 740 | 920 | 130 | 460 |

**Table A5.15 Preferred weekly hours of work**

| Hours per week | Men | | | Women | | |
|---|---|---|---|---|---|---|
| | All | Retired | | All | Retired | |
| | | Under p. age | Over p. age | | Under p. age | Over p. age |
| | % | % | % | % | % | |
| 1–8 | 3 | 2 | 4 | 3 | 4 | |
| 9–16 | 3 | – | 8 | 12 | 8 | |
| 17–26 | 28 | 16 | 58 | 48 | 54 | |
| 27–30 | 2 | 4 | – | 3 | 2 | |
| 31–36 | 2 | 2 | 4 | 5 | 2 | |
| 37–40 | 29 | 40 | 8 | 14 | 15 | |
| 41–48 | 1 | 2 | – | – | – | |
| 49 or more | 2 | 4 | – | – | – | |
| Don't know/not answered | 29 | 30 | 17 | 15 | 15 | |
| *(% base, interviews)** | *95* | *64* | *31* | *52* | *41* | *11* |
| Nat estimates (thous)* | 190 | 130 | 60 | 150 | 120 | 30 |

**Those who sought work*

**Table A5.16 Reasons for having difficulty in getting a suitable job**

| | Men | | | Women | | |
|---|---|---|---|---|---|---|
| | All | Retired | | All | Retired | |
| | | Under p. age | Over p. age | | Under p. age | Over p. age |
| | % | % | % | % | % | |
| Too old | 59 | 71 | 40 | 69 | 67 | |
| Too old to enter pension scheme | 13 | 20 | 1 | 25 | 30 | |
| Had wrong skill/training | 12 | 12 | 12 | 19 | 5 | |
| Health | 20 | 27 | 7 | 33 | 33 | |
| Other reasons | 11 | 16 | – | 21 | 26 | |
| *(% base, interviews)** | *63* | *42* | *21* | *37* | *30* | *7* |
| Nat estimates (thous)* | 120 | 80 | 40 | 120 | 100 | 20 |

**Those who applied for jobs*

**Table A5.17 Whether unemployed during 5 years before last employment ended**

| | Men | | | | Women | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | All | Under p. age | | Over p. age | | All | Under p. age | | Over p. age | |
| | | full-time | full-time | part-time | | | full-time | part-time | full-time | part-time |
| | % | % | % | % | | % | % | % | % | % |
| Yes | 6 | 7 | 5 | 12 | | 7 | 10 | 9 | 3 | 4 |
| No | 92 | 89 | 95 | 88 | | 92 | 90 | 88 | 97 | 94 |
| Don't know/not answered | 2 | 4 | – | – | | 1 | – | 3 | – | 2 |
| *(% base interviews)* | *905* | *359* | *386* | *99* | | *789* | *170* | *185* | *158* | *217* |
| Nat estimates (thous) | 1,730 | 690 | 740 | 190 | | 2,200 | 470 | 520 | 440 | 600 |

**Table A5.18 Number of periods of unemployment during 5 years before last employment ended**

| | Retired | |
|---|---|---|
| | All men | All women |
| | % | % |
| 1 | 68 | 73 |
| 2 | 14 | 8 |
| 3 | 7 | 1 |
| 4 | – | 1 |
| 5+ | 1 | 1 |
| Don't know | 10 | 15 |
| *(% base, interviews)** | *57* | *46* |
| Nat estimates (thous)* | 110 | 140 |

**Those unemployed for 4 weeks or more in last 5 years*

**Table A5.19 Reasons for not looking for paid work**

| | Men | | | Women | | |
|---|---|---|---|---|---|---|
| | All | Under p. age | Over p. age | All | Under p. age | Over p. age |
| | % | % | % | % | % | % |
| State of health | 20 | 29 | 7 | 23 | 21 | 22 |
| No (suitable) work available | 11 | 5 | 20 | 14 | 10 | 22 |
| Family/household commitments | 2 | 3 | 1 | 18 | 24 | 7 |
| Busy/fully occupied at present | 8 | 3 | 16 | 14 | 13 | 18 |
| Will only work if need money | 8 | 3 | 16 | 7 | 7 | 7 |
| Disincentive of income tax | 4 | 2 | 4 | 2 | 2 | 3 |
| Other reasons | 15 | 16 | 13 | 5 | 5 | 2 |
| No particular reason | 7 | 3 | 13 | 15 | 17 | 10 |
| Not answered | 25 | 36 | 9 | 2 | – | 10 |
| *(% base, interviews)** | *90* | *24* | *66* | *96* | *53* | *43* |
| Nat estimates (thous)* | 190 | 120 | 70 | 260 | 190 | 70 |

**Those who might work again*

**Table A5.20 Preferred weekly hours of those who might work again**

| Hours per week | Men | | | Women | | |
|---|---|---|---|---|---|---|
| | All | Under p. age | Over p. age | All | Under p. age | Over p. age |
| | % | % | % | % | % | % |
| 1–8 | 4 | – | 5 | 8 | – | 19 |
| 9–16 | 5 | 2 | 8 | 15 | 11 | 21 |
| 17–26 | 37 | 18 | 47 | 45 | 51 | 34 |
| 27–30 | 5 | 2 | 6 | 8 | 12 | 2 |
| 31–36 | 4 | 2 | 4 | 6 | 7 | 5 |
| 37–40 | 16 | 22 | 13 | 8 | 10 | 5 |
| 41–48 | 0 | 2 | – | – | – | – |
| Don't know | 15 | 17 | 11 | 8 | 9 | 11 |
| Not answered | 16 | 36 | 6 | 1 | – | 2 |
| *(% base, interviews)** | *90* | *24* | *66* | *96* | *53* | *43* |
| Nat estimates (thous)* | 190 | 120 | 70 | 260 | 190 | 70 |

**Those who might work again*

**Table A6.1 Earnings of working pensioners subject to the earnings rule, by knowledge of the earnings rule**

| Gross weekly earnings | Knowledge of earnings rule | |
|---|---|---|
| | Full | Inadequate |
| | % | % |
| Under £20 | 44 | 77 |
| £20–£34 | 41 | 22 |
| £35 and over | 15 | – |
| *(% base, interviews)* | *86* | *190* |
| Nat estimates (thous) | 90 | 200 |

**Table A6.2 How much those potentially affected by the earnings rule and who had heard of the earnings rule thought they could earn before their pension would start to be reduced**

| Gross weekly earnings | Workers | | Retired |
|---|---|---|---|
| | Deferring* | Pensioners | |
| | % | % | % |
| Under £20 | 37 | 9 | 23 |
| £20–£34 | | 23 | 16 |
| £35 | 26 | 43 | 10 |
| Over £35 | – | – | 1 |
| Don't know | 37 | 24 | 51 |
| *(% base, interviews)* | *85* | *238* | *569* |
| Nat estimates (thous) | 90 | 250 | 2,360 |

**Married women and widows excluded*

**Table A6.3 Earnings of working pensioners subject to the earnings rule**

| Gross weekly earnings | Men | Women |
|---|---|---|
| | % | % |
| Under £20 | 65 | 70 |
| £20–£34 | 29 | 26 |
| £35 and over | 7 | 4 |
| *(% base, interviews)* | *255* | *63* |
| Nat estimates (thous) | 200 | 90 |

# Appendix 5 Schedules of questions

OPCS
Social Survey Division
10 Kingsway, London WC2B 6JP

# Reasons for Retirement

S 1086/2

Area
Address
Person No

This schedule is to be used only for informants - men aged 55 or over and women aged 50 or over - not currently doing or actively seeking paid work but who have had such work at some time since they were 45.

Interviewer ..... Date of interview ..... Time taken .....mins

Authorisation

INFORMANT: Under state pension age 1
Over state pension age 2

Introduce

1 In what month and year did you last do any work for pay?

CODE BOTH FRAMES

| | | | |
|---|---|---|---|
| Less than 6 months ago ..... | 1 | April '76 or later .. | 1 |
| 6 months but under 1 year ago . | 2 | April '75-March '76 . | 2 |
| 1 but under 2 years ago ..... | 3 | April '74-March '75 . | 3 |
| 2 but under 5 years ago ..... | 4 | April '72-March '74 . | 4 |
| 5 but under 10 years ago ..... | 5 | April '70-March '72 . | 5 |
| 10 years or more ago ..... | 6 | April '68-March '70 . | 6 |
| DK/can't remember ..... | 7 | April '65-March '68 . | 7 |
| | | March '65 or earlier. | 8 |
| | | DK/can't remember ... | 9 |

2 How old were you when your last paid employment ended? Yrs
DK 99

Introduce

| | Main job | 2nd job |
|---|---|---|
| 3 What was your last job? (a) OCCUPATION (MAIN JOB): | | |
| INDUSTRY (MAIN JOB): | | |
| (b) OCCUPATION (2ND JOB): | | |
| INDUSTRY (2ND JOB): | | |
| (c) Employee .... | 1 | 1 |
| Self-employed | 2 | 2 |



| | Main job | 2nd job |
|---|---|---|
| IF MANAGER, SUPERINTENDENT OR SELF-EMPLOYED - ASK d | | |
| DNA not manager etc ... | A | A |
| (d) Number of employees in establishment: 25 or more ..... | 1 | 1 |
| 1-24 ..... | 2 | 2 |
| Nil ..... | 3 | 3 |
| (e) How many hours did you usually work each week in that job, including overtime, excluding meal breaks? | | |
| DK/varied | 99 | 99 |
| (f) For how long did you work for that employer? | | |
| Under 6 months ..... | 1 | 1 |
| 6 months but under 1 year ..... | 2 | 2 |
| 1 but under 2 years ..... | 3 | 3 |
| 2 but under 5 years ..... | 4 | 4 |
| 5 but under 10 years ..... | 5 | 5 |
| 10 but under 20 years ..... | 6 | 6 |
| 20 years or more ..... | 7 | 7 |
| DK/can't remember ..... | 8 | 8 |

Qs 4-6 APPLY TO MAIN JOB ONLY:

4 For what reason did you leave that job? UNDERLINE MAIN REASON
0 IF 'REDUNDANT' OR 'RETIRED' ASK WHETHER VOLUNTARY OR COMPULSORY

| | |
|---|---|
| (a) Did you get sickness or invalidity benefit just after you gave up that job? | |
| Yes, sickness benefit ..... | 1 |
| Yes, invalidity benefit ... | 2 |
| No, neither ..... | 3 |
| (b) Did you in fact retire so that you could qualify for either the state pension or your employer's pension? | |
| State pension ..... | 1 |
| Employer's pension ..... | 2 |
| Neither of these ..... | 3 |
| 5 What were your usual gross earnings before deduction of income tax and national insurance when you left that job? | |
| Week ..... | 52 |
| Calendar month ..... | 12 |
| Other period (SPECIFY) .... | A |
| ENTER AMOUNT EARNED £ TO NEAREST £ | £ |
| DK | 99 |
| (a) Pay slip etc - ..... seen by interviewer ..... | 1 |
| consulted by informant .... | 2 |
| not consulted ..... | 3 |

6 On the whole, would you say that you did the work in your last job easily or that it was a strain in some ways?
0

| | |
|---|---|
| Did the work easily .... | 1 Go to 7 |
| Was a strain ..... | 2 Ask a |
| DK ..... | 3 Go to 7 |

(a) In what ways was it a strain?
0

7 How many employers did you have in the whole of your working life?

| | |
|---|---|
| 1 ..... | 1 |
| 2 ..... | 2 |
| 3 ..... | 3 |
| 4 ..... | 4 |
| 5 - 6 ..... | 5 |
| 7 - 10 ..... | 6 |
| 11 - 20 ..... | 7 |
| Over 20 ..... | 8 |
| DK/can't remember ..... | 9 |

8 Would you say that during your working life you did mainly
F the same kind of work, or did you from time to time do different kinds of work?

| | |
|---|---|
| Mainly same kind ..... | 1 |
| Different kinds ..... | 2 |
| DK ..... | 3 |

9 Was the type of work you last did the same as what you had been doing for most of your working life?

| | |
|---|---|
| Yes | 1 Go to 10 |
| No | 2 Ask a-g |

(a) What type of work were you doing for most of your working life?
(i) OCCUPATION:

(ii) INDUSTRY:

(iii)

| | |
|---|---|
| Employee ..... | 1 |
| Self-employed. | 2 |

IF MANAGER, SUPERINTENDENT OR SELF-EMPLOYED - ASK iv
DNA not manager etc A Go to b

(iv) Number of employees in establishment:

| | |
|---|---|
| 25 or more ... | 1 |
| 1 - 24 ..... | 2 |
| Nil ..... | 3 |

(b) How many hours a week did you usually work when you did that type of work, including overtime, excluding meal breaks? → [ ][ ]
DK/varied 99



(c) At what age did you leave the type of work you had been doing for most of your working life? years [ ][ ]
DK 99

IF LEFT THAT WORK UP TO 2 YRS AGO (CHECK) - ASK d Others DNA A Go to e

(d) What were your usual gross earnings, before deduction of income tax and national insurance, when you stopped that type of work?

| | |
|---|---|
| Week ..... | 52 |
| Calendar month ..... | 12 |
| Other period (SPECIFY) ... | A |
| ENTER AMOUNT EARNED TO NEAREST £ → £ | [ ][ ] |
| DK | 99 |

(i) Pay-slip etc -

| | |
|---|---|
| Seen by interviewer ..... | 1 |
| Consulted by informant ... | 2 |
| Not consulted ..... | 3 |

(e) For what reason did you leave the type of work you had been doing for most of your working life? UNDERLINE MAIN REASON.
IF 'REDUNDANT' OR 'RETIRED' ASK WHETHER VOLUNTARY OR COMPULSORY

(f) Did you get sickness or invalidity benefit just after you gave up that type of work?

| | |
|---|---|
| Yes, sickness benefit .... | 1 |
| Yes, invalidity benefit .. | 2 |
| No, neither ..... | 3 |

(g) By what method did you get the (first) job you had after the one you had been doing for most of your working life?

| CODE ONE ONLY | |
|---|---|
| Employment exchange/Jobcentre/PE register .... | 1 |
| Private employment agency ..... | 2 |
| Tried through personal/direct application .... | 3 |
| Read adverts for any suitable work ..... | 4 |
| Asked friend/relative about job ..... | 5 |
| Other (SPECIFY) ..... | 6 |

IF OVER STATE PENSION AGE - ASK 10 Others DNA A See 11

10 How many new jobs have you had since you were 65 (60 if woman)?

| | |
|---|---|
| 0 ..... | 0 See 11 |
| 1 ..... | 1 See a-b |
| 2 ..... | 2 See a-d |
| 3+ (SPECIFY NUMBER) → | |

(a) What was the job you did before your last one?
Same as Q9a DNA A See 11

(i) OCCUPATION:

(ii) INDUSTRY:

(iii)

| | |
|---|---|
| Employee ..... | 1 |
| Self-employed ..... | 2 |

IF MANAGER, SUPERINTENDENT OR SELF-EMPLOYED - ASK (iv)
DNA not manager etc A — Go to b

(iv) Number of employees in establishment:
- 25 or more .... 1
- 1 - 24 ..... 2
- Nil ..... 3

(b) How many hours did you usually work each week in that job, including overtime, excluding meal breaks? ——→ [ ][ ]
DK/varied 99

IF 3+ NEW JOBS SINCE PENSION AGE - ASK c-d
Others DNA A — See 11

Still thinking about new jobs you have had since you were 65 (60 if woman),

(c) What was the job you did before the one you have just told me about?
Same as Q9a DNA A — See 11

(i) OCCUPATION:

(ii) INDUSTRY:

(iii)
- Employee ..... 1
- Self-employed.. 2

IF MANAGER, SUPERINTENDENT OR SELF-EMPLOYED - ASK (iv)
DNA not manager etc A — Go to d

(iv) Number of employees in establishment:
- 25 or more .... 1
- 1 - 24 ..... 2
- Nil ..... 3

(d) How many hours did you usually work each week in that job, including overtime, excluding meal breaks? ——→ [ ][ ]
DK/varied 99

IF LAST EMPLOYMENT ENDED APRIL 1972 OR LATER - ASK 11
Others DNA A — Go to 12

11 During the 12 months before your last paid employment ended, were there any periods when you were not working for pay, that is, apart from the normal holidays and periods of sickness up to 10 days in all?
- Yes — 1 Ask a-b
- No — 2 Go to 12

(a) How many months were you not working for pay in the 12 months?
- 1 month or less ..... 1
- Over 1 but less than 2 ..... 2
- 2 but less than 3 ..... 3
- 3 but less than 4 ..... 4
- 4 but less than 5 ..... 5
- 5 but less than 6 ..... 6
- 6 but less than 9 ..... 7
- 9 but less than 12 ..... 8
- DK ..... 9

(b) Still thinking of the 12 months before you last paid employment ended, what were you doing when you were not at work?

INDIVIDUAL PROMPTS
CODE ALL THAT APPLY

- Sick more than 10 days in year? ..... 1
- Looking for a job? ..... 2
- Looking after someone at home? ..... 3
- Just taking time off? ..... 4
- Any other reason for not being at work (SPECIFY)? ..... 5



TO ALL

12 Did you move home within 12 months after leaving your last job?
- Yes — 1 Ask a
- No — 2 Go to 13

(a) Did you move within the same town or local area?
- Yes — 1 Go to c
- No — 2 Ask b-c

(b) Did you move from -

RUNNING PROMPT
- a big city ..... 1
- an inland town ..... 2
- the country ..... 3
- or the seaside? ..... 4
- DK ..... 5

(c) Would you describe where you moved to as a big city .....

RUNNING PROMPT
- 1
- an inland town ..... 2
- the country ..... 3
- or the seaside? ..... 4
- DK ..... 5

13 Thinking of the present, do you have any illness or disability which handicaps you or interferes with your activities in any way?
- Yes — 1 Ask a-e
- No — 2 Go to 14

(a) What kind of illness or disability do you have?

(b) In what way does .... (complaint) handicap you or interfere with your activities?

14 Are you now registered as a disabled person with the Department of Employment?
- Yes — 1 Go to 15
- No — 2 Ask a

(a) Have you ever been registered as a disabled person with the Department of Employment?
- Yes — 1
- No — 2

15 Would you say in general your health is -

RUNNING PROMPT
- good ..... 1
- fair ..... 2
- or poor? .. 3

16 How would you rate your general state of health in comparison with other people of the same age as yourself? Would you say your health is -

| | | |
|---|---|---|
| RUNNING PROMPT | better than average .... | 1 |
| | about average ..... | 2 |
| | or worse than average? . | 3 |

17 Have you spent any time ill in bed or in hospital in the last 12 months?

| | |
|---|---|
| Yes | 1 Ask a |
| No | 2 Go to 18 |

(a) How many weeks altogether have you spent ill in bed or in hospital (to the nearest week)? → [ ] [ ]

| | |
|---|---|
| DK | 99 |

18 Would you say that in general your health nowadays is better, worse, or about the same as when you stopped working?

| | |
|---|---|
| Better ..... | 1 |
| Worse ..... | 2 |
| About the same. | 3 |
| DK ..... | 4 |

19 Was there a period after your last job ended when you were looking for paid work?

| | |
|---|---|
| Yes | 1 Ask a-e |
| No | 2 Go to 21 |

(a) Did you take any steps to get another job?

| | |
|---|---|
| Yes | 1 Ask i |
| No | 2 Go to b |

(i) What steps did you take?

| | | |
|---|---|---|
| | Employment exchange/Jobcentre/PE register ..... | 1 |
| CODE | Private employment agency ..... | 2 |
| ALL | Tried through personal/direct application ..... | 3 |
| THAT | Read adverts for any suitable work ..... | 4 |
| APPLY | Through friend/relative ..... | 5 |
| | Other (SPECIFY) ..... | 6 |

(b) Was there any particular type of work that you were mainly looking for?

| | |
|---|---|
| Yes | 1 Ask i |
| No | 2 Go to c |

(i) What type of work was that?
RECORD FULL OCCUPATIONAL DETAILS

(c) How many hours a week did you want to work excluding meal breaks? → [ ] [ ]

| | |
|---|---|
| DK | 99 |

(d) How long were you prepared to spend travelling from home to work?

| | | |
|---|---|---|
| PROMPT AS NECESSARY | Would only work at or from home ... | 1 |
| | Less than 20 mins ..... | 2 |
| | 20 mins but less than 1 hour ..... | 3 |
| | 1 hour or more ..... | 4 |
| | DK ..... | 5 |

(e) How many jobs did you apply for? → None 00 Go to 21

SPECIFY NUMBER [ ] [ ] Ask 20

DK 99



20 Some people say they have difficulty in getting a suitable job for the following reasons. Did any of them apply to you or not?

| | | |
|---|---|---|
| (a) Some people have said 'I think I was turned down because I was too old'. Did this apply to you? | Yes | 1 |
| | No | 2 |
| (b) Others have said 'I am too old to enter a firm's pension scheme'. | Yes | 1 |
| | No | 2 |
| (c) 'I had the wrong skill or training for available jobs'. | Yes | 1 |
| | No | 2 |
| (d) 'I think I was turned down because of my health?' | Yes | 1 |
| | No | 2 |
| (e) Do you think there was any other reason why you had diffieulty in getting a suitable job? | Yes (SPECIFY). | 1 |
| | No ..... | 2 |

TO ALL

21 During the 5 years before your last paid employment ended, were you unemployed but actively seeking work for any period of 4 weeks or more?

| | |
|---|---|
| Yes | 1 Ask a |
| No | 2 Go to 22 |
| DK | 3 |

(a) For how many periods of 4 weeks or more were you unemployed during the 5 years before your last paid employment ended? → [ ]

| | |
|---|---|
| DK | 9 |

22 Do you consider that you are retired?

| | |
|---|---|
| Yes | 1 Ask 23 |
| No | 2 Go to 25 |
| DK | 3 |

23 Just before you retired would you say that you were looking forward to it, did you feel rather unhappy about it, or did you have mixed feelings about it?

| | |
|---|---|
| Looked forward to it ... | 1 |
| Rather unhappy ..... | 2 |
| Mixed feelings ..... | 3 |
| DK ..... | 4 |

24 Thinking of the present, would you say that you are enjoying your retirement, are you rather unhappy about it, or do you have mixed feelings about it?

| | |
|---|---|
| Enjoying it ..... | 1 |
| Rather unhappy ..... | 2 |
| Mixed feelings ..... | 3 |
| DK ..... | 4 |

TO ALL

25 On the whole, are you now glad or sorry that you retired (gave up paid work)?

| | |
|---|---|
| Glad .... | 1 |
| Sorry ... | 2 |
| DK ..... | 3 |

26 Just before you left work, would you say that you had plans for the future, or were you prepared just to let things happen?

| | |
|---|---|
| Had plans for the future ..... | 1 |
| Were prepared to let things happen .... | 2 |
| DK ..... | 3 |

27 And how do you feel now - do you have plans for the future, or are you prepared just to let things happen?

| | |
|---|---|
| Have plans for the future ..... | 1 |
| Prepared to let things happen ..... | 2 |
| DK ..... | 3 |

28 Do you think you will ever do any paid work again?

| | |
|---|---|
| Yes (incl possibly). | 1 Ask 29 |
| No ..... | 2 Go to 35 |

29 Is there any particular reason why you are not now looking for paid work?

30 Would the offer of more money make you decide to work again?

| | |
|---|---|
| Yes | 1 Ask a |
| No | 2 Go to 31 |

(a) What is the minimum wage or salary you would need to be offered to make you decide to work again? I mean net after deduction of income tax and national insurance?

Amount £ _____

Time period _____

DK 99

31 What type of work would (might) you like to have?
RECORD FULL OCCUPATIONAL DETAILS

32 For how many hours a week would (might) you usually like to work, excluding meal breaks? → DK 99

33 For how many months in the year would (might) you like to work, including normal holidays? → DK 99



34 How long would you be prepared to spend travelling from home to work?

PROMPT AS NECESSARY

| | |
|---|---|
| Would work only at or from home ..... | 1 |
| Less than 20 minutes ..... | 2 |
| 20 minutes but less than 1 hour ..... | 3 |
| 1 hour or more ..... | 4 |
| DK ..... | 5 |

TO ALL

Pensions

The next questions are about money, which is obviously an important consideration in thinking about jobs and retirement.

35 Are you now getting any kind of pension from any of your past employers?

| | |
|---|---|
| Yes | 1 Ask a |
| No | 2 Go to 36 |

(a) How much is that (are those) pension(s), net after deduction of income tax, in total?

| | |
|---|---|
| Week ..... | 52 |
| Calendar month ..... | 12 |
| Other period (SPECIFY). | A |

ENTER AMOUNT → £
TO NEAREST £

DK 99

36 Are you due to get a (further) pension(s) from any of your past employers?

| | |
|---|---|
| Yes | 1 Ask a |
| No | 2 Go to 37 |

(a) At what age will you get that (those) pension(s)? → Yrs

DK 99

37 SHOW CARD B Which of these sources of income do you (and your family living in this household) have?

| | Self | Family |
|---|---|---|
| Wages or salary from employment ..... | X | 1 |
| Income from business, practice etc if self-employed ..... | X | 2 |
| Pension(s) from former employer(s) or spouse's employer(s) | 3 | 3 |
| State retirement (old age) pension ..... | 4 | 4 |
| Supplementary benefit ..... | 5 | 5 |
| Invalidity pension ..... | 6 | 6 |
| Unemployment benefit ..... | 7 | 7 |
| Other payments from the state (eg widow's pension, sickness benefits, family allowances) ..... | 8 | 8 |
| Other kinds of regular payments from organisations, relatives or friends outside the household (eg maintenance, income from TU, friendly society) ..... | 9 | 9 |
| Annuity, income from property, shares, rents, and interest from all savings and investments ..... | 10 | 10 |

38 SHOW CARD C Taking everything into account, how much net income do you (and your family living in this household) usually receive? Net income is after deduction of income tax and national insurance.

| Weekly | Annual | |
|---|---|---|
| £0- £19.99 | £0-£999 | 1 |
| £20- £29.99 | £1000-£1499 | 2 |
| £30- £39.99 | £1500-£1999 | 3 |
| £40- £59.99 | £2000-£2999 | 4 |
| £60- £79.99 | £3000-£3999 | 5 |
| £80- £99.99 | £4000-£4999 | 6 |
| £100-£119.99 | £5000-£5999 | 7 |
| £120 and over | £6000 and over | 8 |
| | DK ..... | 9 |
| | Refused .... | 10 |

IF EITHER (a) OVER STATE PENSION AGE or
(b) PENSIONABLE WIFE (CODE 1, Q11 PRELIM. SCH.) - ASK 39
Others DNA A — Go to 40

39 (CHECK) Have you claimed your state retirement (old age) pension yet?
Yes 1 Ask a-c
No 2 See e

(a) (CHECK) When did your state retirement pension start? MONTH AND YEAR → Mth [ ] Yr [ ]
DK 99

(b) How old were you when you first got your state retirement pension? AGE IN YEARS AND MONTHS → Yrs [ ] Mths [ ]
DK 99

IF FOR 2 MONTHS OR MORE AFTER PENSION AGE - ASK i
Others DNA A — Go to c

(i) For what reason did you not claim the pension as soon as you could at 65(60)?
CODE ALL THAT APPLY
To get a bigger pension later .. 1
Husband not retired ..... 2
Other (SPECIFY) ..... 3

(c) Were you in paid work just before you started getting your state retirement pension?
Yes 1 See d
No 2 Go to 40

IF STARTED GETTING PENSION WITHIN LAST 2 YRS (CHECK) - ASK d
Others DNA A — See e

(d) What were your usual gross earnings, before deduction of income tax and national insurance, just before you started getting your state retirement pension?
Week ..... 52
Calendar month ..... 12
Other period (SPECIFY) . A
ENTER AMOUNT EARNED TO NEAREST £ → £ [ ]
DK 99

IF OVER PENSION AGE AND NOT RECEIVING STATE RETIREMENT PENSION - ASK e
Others DNA A — Go to 40

(e) Why haven't you claimed your state retirement pension yet?
()

TO ALL
40 Some people who go on working after normal pension age and who do not draw their state pension can earn a bigger pension later on. Had you heard anything about that before this interview?
Yes 1
No 2

IF RECEIVING INVALIDITY PENSION (CODE 6 'SELF' AT Q37 - ASK 41)
Others DNA A — Go to 42

41 In some circumstances an invalidity pensioner can earn up to a certain amount without losing his/her pension. Had you heard anything about that before this interview?
Yes 1 Ask a
No 2 Go to 42

(a) How much a week is he/she allowed to earn without losing his/her pension? £ [ ]
DK 99



TO ALL
42 Do you (does the HOH) own this .... (accommodation) outright, own it on mortgage, or rent it?
Own outright ..... 1
Own on mortgage ..... 2 — Go to 43
Rent from council ..... 3
Rent privately ..... 4 — Ask a
Rent free ..... 5
Other (SPECIFY) ..... 6 — Go to 43

(a) Are you receiving a rent rebate or allowance?
Yes 1
No 2
DK 3

43 Are you receiving a rate rebate?
Yes 1
No 2
DK 3

TO ALL INDIVIDUALS AND COUPLES NOT RECEIVING SUPPLEMENTARY BENEFIT (CHECK) - ASK 44
DNA A — Go to 45
Receiving supplementary benefit

44 There's a lot of concern these days about what savings, people may have to fall back on as they approach or reach retirement age. Do you (and your husband/wife) have any money in:

(a) The bank, savings bank, co-op, savings certificates, building society, premium bonds? Could you just say yes or no - I dontt want to know how much you have in each?
Yes 1
No 2

(b) Stocks, shares, including War Loan, etc?
Yes 1
No 2

(c) Property other than this .... (accommodation)?
Yes 1
No 2

IF HAS ANY SAVINGS (CODE 1 RINGED AT ANY OF a-c):

(d) Taken together (and not counting this .... (accommodation) if owned), would you say that you (and your husband/wife) have - RUNNING PROMPT
over £2500 ..... 1
over £1500-£2500 . 2
over £300-£1500 .. 3
or £300 or less? . 4

TO ALL
45 As you may know, men under 70 and women under 65 can have their state retirement pensions reduced if they earn more than a certain amount. Had you heard anything about that before this interview?
Yes 1 Ask a-b
No 2 Go to 46

(a) How much do you think people can earn per week before their pensions start to be reduced? → £ [ ]
DK 99

(b) Thinking of the fact that your pension would be cut if you earned more than a certain amount, was that the main reason why you stopped work or did not look for work?
Yes 1
No 2
DK 3

46 Do you think that everybody should get the full state pension when they reach 65 for a man or 60 for a woman, whether or not they continue earning?
Yes 1 Ask a
No 2 Go to 47
DK 3

(a) Would you still think that everybody should get the state pension at 65 or 60, whether or not they continued earning, if it meant that everybody's pension had to be lower?
Yes 1
No 2
DK 3

47 Do you think men and women should start getting the state pension at the same age, or should they be treated differently?

| | |
|---|---|
| Same age ....... | 1 Ask a |
| Differently .... | 2 See 48 |
| DK ............. | 3 See 48 |

(a) Would you still think that men and women should get the pension at the same age, even is the pension age for women had to be raised to pay for it?

| | |
|---|---|
| Yes | 1 |
| No | 2 |
| DK | 3 |

IF MALE 60 OR OVER - ASK 48 — Others DNA A — See 49

48 If men's pension age was 60, at what age do you think you would have given up paid work altogether?

| | |
|---|---|
| Years | ☐☐ See (a) |
| DK | 99 See 49 |

IF LAST JOB PART-TIME (SEE Q3e) - ASK a — Others DNA A — See 49

(a) Would you have given up full-time work before you were .... (AGE JUST MENTIONED)?

| | |
|---|---|
| Yes | 1 Ask i |
| No | 2 See 49 |
| DK | 3 See 49 |

(i) At what age would you have given up full-time work? ——→ Years ☐☐ DK 99

IF FEMALE 60-64 AND DRAWING STATE PENSION (Q37 CODE 4 'SELF')-ASK 49 — Others DNA A — Go to 50

As you may know, some people are in favour of changing the present state pension age for men or women, but we would like to ask you about the way in which one possible change might affect you.

49 If the pension age for women had been 65, so that you wouldn't have been getting the pension, would you still be working for pay now, part-time or full-time?

| | |
|---|---|
| Yes, full-time ... | 1 |
| Yes, part-time ... | 2 |
| No ............... | 3 |
| DK ............... | 4 |

50 I am going to read out a list of things that some people say they miss about their jobs when they stop working. For each one, can you tell me whether you think it applies to you or not?

CODE ALL THAT APPLY

| | Yes |
|---|---|
| The people at work? ........... | 1 |
| The feeling of being useful? ... | 2 |
| The respect of others? ......... | 3 |
| Things happening around you? ... | 4 |
| The work itself? ............... | 5 |
| The money it brings in? ........ | 6 |
| Anything else (SPECIFY)?........ | 7 |
| NONE OF THE ABOVE APPLIES ...... | 8 |

IF MORE THAN ONE 'YES' AT MAIN Q:
(a) Which one do you miss the most? (ENTER CODE NUMBER) - - →



51 Do you do voluntary work or unpaid work of any kind?

| | |
|---|---|
| Yes | 1 Ask a-b |
| No | 2 Go to 52 |

(a) What kind of voluntary or unpaid work do you do?

(b) Did you start doing that kind of work after you had retired or had you done it before?

| | |
|---|---|
| Started after retired ...... | 1 |
| Had done it before ......... | 2 |
| Some before, some after .... | 3 |

52 Are there any clubs, associations or organisations in which you actively take part as a member?

| | |
|---|---|
| Yes | 1 Ask a-b |
| No | 2 Go to 53 |

(a) What are the names of the clubs, associations or organisations in which you actively take part?
ENTER ONE PER LINE IN TABLE BELOW

(b) SHOW CARD G Which one of the activities on this card would you say is the main concern of .... (name of first, etc. club)

| Name of club etc | Main activity code |
|---|---|
| | |
| | |
| | |
| | |
| | |
| | |

53 How often would you say you have time on your hands that you don't know what to do with -

RUNNING PROMPT

| | |
|---|---|
| very often ..... | 1 |
| fairly often ... | 2 |
| seldom ......... | 3 |
| or never? ...... | 4 |
| DK ............. | 5 |

54 Many people find it difficult to settle down once they have left work. Did you find it difficult to settle down (during the first 12 months) after you stopped work?

| | |
|---|---|
| Yes | 1 |
| No | 2 |
| DK | 3 |

IF LEFT WORK MORE THAN 12 MONTHS AGO (SEE Q1) - ASK a — Others DNA A — Go to 55

(a) Do you now feel you have been able to settle down since you stopped work?

| | |
|---|---|
| Yes | 1 |
| No | 2 |
| DK | 3 |

55 Have you ever attended a pre-retirement course of any kind? I mean a course which people go on before they retire?

| | |
|---|---|
| Yes | 1 Ask a |
| No | 2 Go to b |

(a) Who ran the course?

| | |
|---|---|
| DK | 9 Go to 56 |

GO TO 56

(b) Do you think you would like to have gone on such a course?

| | |
|---|---|
| Yes | 1 |
| No | 2 |
| DK | 3 |

56 Do you have any particular problems as a result of being retired (having given up paid work)?

| | |
|---|---|
| Yes | 1 Ask a |
| No | 2 Go to 57 |

(a) What are those problems?

TO ALL

57 Have you ever received any information, advice or help about retirement from any source?

| | |
|---|---|
| Yes | 1 Ask a |
| No | 2 Go to 58 |

(a) From which source did you get that information, advice or help about retirement?

58 Would you like any (more) information, advice or help about retirement?

| | |
|---|---|
| Yes | 1 Ask a |
| No | 2 Go to 59 |

(a) What kind of information, advice or help would you like about retirement?

59 Age of completing continuous full-time education:

| | |
|---|---|
| 14 or under | 1 |
| 15 | 2 |
| 16 | 3 |
| 17-19 | 4 |
| 20 or over | 5 |



60 Exams passed or qualifications obtained, when under 40 or 40 and over:

| CODE ALL THAT APPLY OR CODE 12 BELOW | | -40 | 40+ |
|---|---|---|---|
| | GCE 'O' level/School Cert/matric | 1 | 1 |
| | GCE 'A' level/Higher School Cert | 2 | 2 |
| | Scottish Cert, ordinary/lower grade | 3 | 3 |
| | Scottish Cert, higher grade | 4 | 4 |
| | Recognised trade apprenticeship completed | 5 | 5 |
| | City and Guilds | 6 | 6 |
| | ONC/OND | 7 | 7 |
| | HNC/HND/university diploma or degree/teaching qualifications | 8 | 8 |
| | Nursing qualifications | 9 | 9 |
| | Clerical/commercial qualifications | 10 | 10 |
| | Other (SPECIFY) | 11 | 11 |
| | NONE OF THESE | 12 | 12 |

61 Have you attended any (other) course of 3 days or more which was connected in some way with your work, since you were 40?

| | |
|---|---|
| Yes | 1 Specify |
| No | 2 Go to 62 |

| | Course run by: | Subject of course: | How long course lasted |
|---|---|---|---|
| (a) | | | days / wks / mths |
| (b) | | | days / wks / mths |
| (c) | | | days / wks / mths |

62 Given the choice, which would you prefer: to retire completely at a certain age, or to retire gradually, such as by working fewer hours or days, and in a few years reducing to none at all?

| | |
|---|---|
| Retire completely at a certain age | 1 |
| Retire gradually | 2 |
| DK | 3 |

63 Is there anything else on the subject of work, retirement, pensions, and so on, that you would like to tell me?

**Questions to workers and the unemployed**

In many cases these were the same as to the retired, sometimes put into the present tense or referring to different time periods. In addition, the following questions were put to *workers:*

Do you plan to move to another area if and when you give up your present job?

Would you now like to change your type of work, while staying with your present employer, if you could?

If for some reason you wanted to earn more money or less money, would it be possible for you to change the *number* of hours you work in your present job?

If for some reason you wanted to change the hours at which you started or stopped work, would your employer let you do so?

What are your reasons for continuing work after normal pension age?

Do you plan to stop working when you reach a particular age, will you go on working as long as your health allows, or have you no intention of stopping work at all?

Thinking back to your present job with your present hours of work, will you *have* to give this up when you reach a certain age, or will you be allowed to stay on in some capacity if you want to?

After you (have to) give up your present job, do you think you will try to get another job?

What are your usual total earnings from your job or jobs, before and after deduction of income tax and national insurance, to the nearest £?

I would like to ask you about your position at the end of March 1976. At that time were you getting a state retirement pension? Were you working for pay? How many hours? Total gross earnings?

CHECK WHETHER EARNINGS THEN WERE DIFFERENT FROM PRESENT EARNINGS

Could I ask whether any of the reasons listed (ON CARDS) help to explain why you started or resumed work/your earnings increased/were reduced?

Do you expect your income to drop when you give up work altogether?

Additional questions put to the *unemployed:*

What type of work are you mainly looking for?

For how many hours a week would you usually like to work, excluding meal breaks?

How long are you prepared to spend travelling from home to work?

How many jobs have you applied for?

What do you think of your chances of getting a suitable job in the next few months?

Some people say they have difficulty in getting a suitable job for the following reasons. Do any of them apply to you?

Some people have said 'I think I was turned down because I was too old'. Does this apply to you?

Others have said 'I am too old to enter a firm's pension scheme'.

'I had the wrong skill or training for available jobs.'

'I think I was turned down because of my health.'

Do you think there was any other reason why you have had difficulty in getting a suitable job?

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